

APPLICATION SUBMITTED BY:

Name of Organization: Douglas Miller

Address: [REDACTED]

Phone Number: [REDACTED]

Email: [REDACTED]

Chief Executive Officer: Douglas Miller

Signature: *Doug Miller* dotloop verified
09/27/20 11:19 AM EDT
WHP-IS1C-DQ5N-D45Q

Name: (if more than one) _____

Signature: _____

To: Dennis Community Preservation Committee

From: Douglas Miller

Date: September 27, 2020

Douglas Miller's Application for Dennis Community Preservation Funds related to the construction of two affordable housing units in Dennis Port

Synopsis

1. **Project Title** – Residences of Upper County
2. **Organization Name** – Douglas Miller (or Upper County Residences LLC)
3. **Amount Requested from CPA Funds** – \$80,000 for the building of two affordable housing units
4. **Purpose** – Two affordable housing rental unit
5. **Project Site** – 232 Upper County Road Dennis Port, MA 02639 (see Exhibit 1 for a map)
6. **Synopsis of Project** –
 - a. Residences of Upper County are designed to add eight additional year-round rental properties to Dennis Port. Two of the eight rental properties will be affordable housing. The plan is to build four duplexes with each unit having a little over eight hundred square feet, two floors, two bedrooms, two bathrooms and a private outdoor patio.

Applicant Information

7. **Project Title** – Residences of Upper County
8. **Organization Name** – Douglas Miller (or Upper County Residences LLC)
9. **Address** - [REDACTED], Phone [REDACTED], Email – [REDACTED]
10. **Federal TIN** – Douglas Miller [REDACTED] Property to be held by Upper County Residences LLC with an [REDACTED]
11. **Primary and Secondary Contact Person** Douglas Miller [REDACTED] Ela Miller [REDACTED]
12. **Primary and Second Contact Person who can approve and receive the funds** Douglas Miller [REDACTED] [REDACTED] and Ela Miller [REDACTED]

Applicant Background Information

13. **Brief Applicant History** – Douglas Miller and his wife Ela Miller are avid fans of Cape Cod and have vacationed on the Cape since they were kids (both grew up in New England). They believe strongly in the future of the Cape and want to invest in Dennis Port. Doug is a partner at [REDACTED] in their International Tax and Transaction Advisory group with a focus on Mergers and Acquisitions. Doug has a passion for real estate and has invested in several residential rental properties in Boston and Dennis Port. Ela is a [REDACTED] and serves in the [REDACTED].
14. **Names of governing board, trustees or directors** – Not Applicable NA
15. **Summary of Comparable Projects** –
 - a. In 2019, Douglas purchased a single-family home at 72 Glendon Road, Dennis Port, MA 02639 and completed renovations to improve the property. The property is currently rented to a year-long tenant.

- b. In 2017, Douglas purchased with his brother-in-law 183 and 187 Captain Chase Road, Dennis Port, MA 02639. The property underwent renovations to improve it significantly. The property is now rented to long-term and short-term tenants and does business as Near Beach Rentals.

Project Information

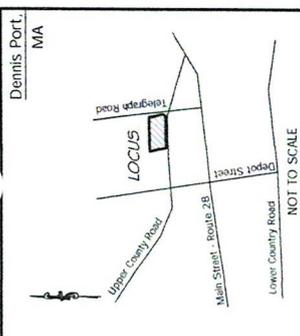
16. **Project Concept** - To build 4 duplexes / 8 units and 2 of the units would be affordable housing. The units would all be for long term rent.
17. **Project Goals / Objectives** – To build 4 duplexes / 8 units and 2 of the units would be affordable housing. The units would all be for long term rent.
18. **Describe any legal issues** – Not Applicable NA
19. **Describe how this project accomplishes the goals of the CPA** – The project will allow two more affordable housing units in the town of Dennis.
20. **Describe how this project is relevant to current and future needs of the Dennis** – Adding eight total rental units and two of which are affordable housing will help increase the amount of available housing in Dennis. This will help grow the town and become and/or stay in compliance with minimum affordable housing regulations.
21. **Describe how this project relates to Dennis Local Comprehensive Plan** – See above

Project Implementation and Budget

22. **Total CPA Funding Request** – 80,000
23. **A financial plan which must include a line item project budget** – see attached Exhibit 2 for financial budget
24. **Evidence of interest from potential lenders** - Cape Cod Five is planning to provide lending support. Attached is evidence for a portion of the loan to purchase the land (see attached Exhibit 3).
25. **List of funding source(s)** – Douglas and Ela Miller (25%) and Cape Cod Five (75%).
26. **For community housing projects, a “sources and uses of funds” exhibit.** The sources are from Douglas and Ela Miller and Cape Cod Five. The uses are included the attached budget. 25% of the estimated \$1,644,800 costs relate to the affordable housing units (i.e., \$411,200).

Support Documents

27. **Letters of support from community organizations or other such sources** – None requested or received to date.
28. **References** – Joshua Mason
29. **Other relevant materials specific to the Project** – Not Applicable NA
30. **Copy of the most recent US Income Tax Form 990, where appropriate** – Not Applicable NA
31. **Certificate of Collusion** – see attached (Exhibit 4)



Dennis Port, MA

Plan Book 652
 DEED BOOK 24795
 ASSESSOR'S MAP 90

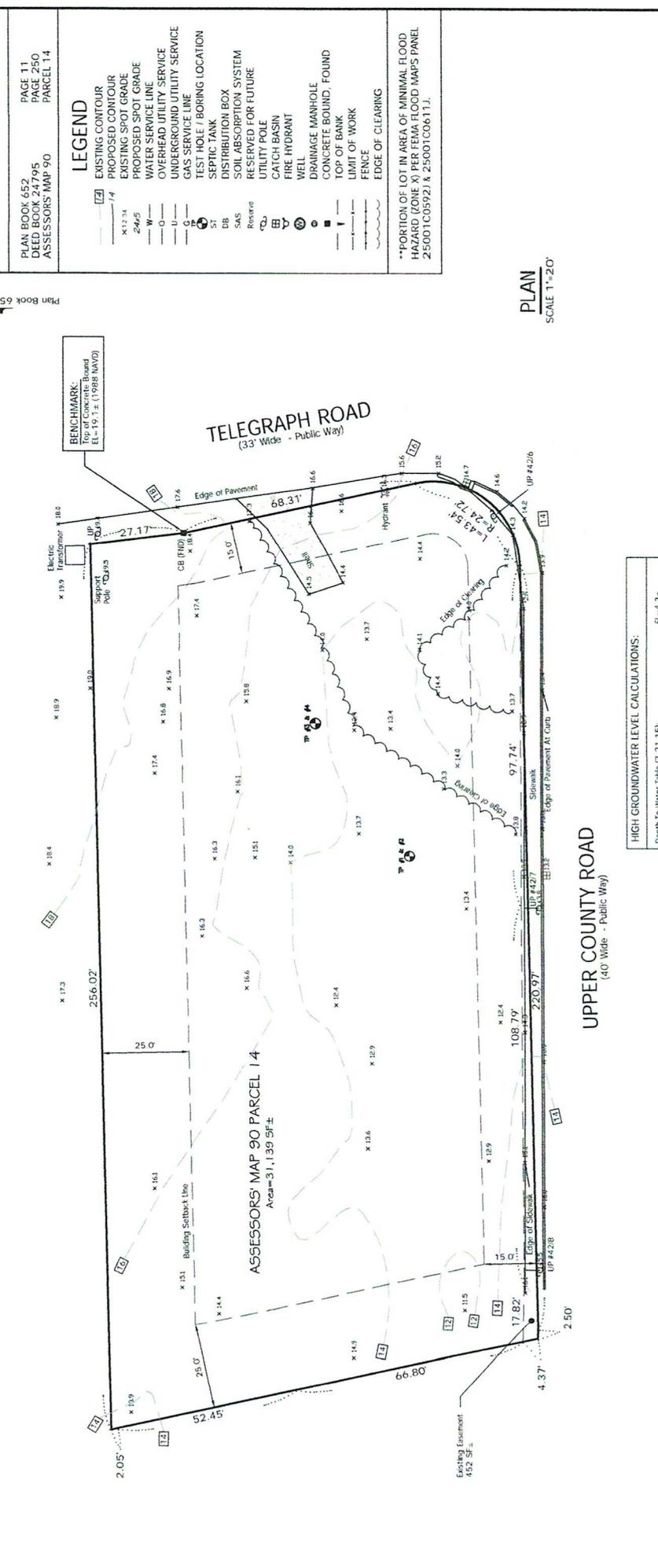
PAGE 11
 PAGE 250
 PARCEL 14

NOT TO SCALE

LEGEND

- EXISTING CONTOUR
- PROPOSED CONTOUR
- EXISTING SPOT GRADE
- PROPOSED SPOT GRADE
- WATER SERVICE LINE
- OVERHEAD UTILITY SERVICE
- UNDERGROUND UTILITY SERVICE
- GAS SERVICE LINE
- TEST HOLE / BORING LOCATION
- SEPTIC TANK
- DISTRIBUTION BOX
- SOIL ABSORPTION SYSTEM
- RESERVED FOR FUTURE UTILITY POLE
- CATCH BASIN
- FIRE HYDRANT
- WELL
- DRAINAGE MANHOLE
- CONCRETE BOUND, FOUND
- TOP OF BANK
- LIMIT OF WORK
- FENCE
- EDGE OF CLEARING

**PORTION OF LOT IN AREA OF MINIMAL FLOOD HAZARD (ZONE X) PER FEMA FLOOD MAP'S PANEL 250001C0592I & 250001C0611I.



HIGH GROUNDWATER LEVEL CALCULATIONS:

Depth to Water Table (7-21-15):	EL = 4.2 ±
Appropriate Index Well:	ISW-89
Current Depth to Water Table:	4.1 ±
Current Depth to Water Level For Index Well (07/21/15):	1.1 ±
Water Level Adjustment:	1.5'
Estimated Depth to High Water:	EL = 5.7

CURRENT DEPTH TO GROUNDWATER PER USGS WEBSITE DATA FOR ISW-89

ZONING TABLE:

ZONE:	DENNISPORT VILLAGE CENTER AREA B
MINIMUM AREA:	40,000 SF
MINIMUM WIDTH:	100 FEET
REAR YARD SETBACK:	15 FEET
REAR YARD SETBACK:	15 FEET
TOTAL SITE COVERAGE, % OF LOT:	25%
MAXIMUM BUILDING HEIGHT:	35 FEET OR 2 STOREYS
*INFO FROM DENNIS ZONING BY LAW SECTION B (DPVC-DENNISPORT VILLAGE CENTER ZONE INFO TO BE CONFIRMED WITH DENNIS ZONING AGENT).	

EXISTING CONDITIONS PLAN
 232 Upper County Road, Dennis Port, Ma

J.M. O'REILLY & ASSOCIATES, INC.
 Professional Engineering & Land Surveying Services

1975 Main Street - Route 6A
 Brewster, MA 02631 (609) 698-6002 Fax

DATE: 7/15/15 SCALE: AS NOTED BY: JFM KEF JOB NUMBER: JMO-8019



September 15, 2020

Douglas S Miller & Elizabeth H Miller

Re: 232 Upper County Road, Dennis Port, MA (the "Property")

Dear Doug and Ela:

We are pleased to inform you that The Cape Cod Five Cents Savings Bank (the "Bank") has approved your application for a \$127,500 commercial mortgage ("Loan"). The Loan will be subject to the following terms and conditions:

- 1. **BORROWER(S)**: The Borrower will be Douglas S. Miller and Elizabeth H. Miller and any other individuals or entities with an ownership interest in the Property.
- 2. **USE of LOAN**: The proceeds of the Loan will be used solely for the purchase of land at 232 Upper County Rd, Dennis Port, MA.
- 3. **AMOUNT**: The amount of the Loan will be \$127,500.00.
- 4. **INTEREST RATE**: The principal amount of the Loan outstanding from time to time will bear interest at an annual rate of 3.99% fixed for the first five (5) years (the "fixed rate period") and adjusted every five years thereafter in the Bank's sole discretion on the anniversary date of the Loan to the prevailing market rate generally charged by the Bank on commercial loans of similar nature, risk and duration.

The floor rate will be 3.99% for the life of the Loan.

If an event of default (as will be defined in the Loan documents) shall occur, the rate of interest will be increased by an additional 5%.

- 5. **REPAYMENT**: This is an Adjustable Rate Mortgage. The Borrower will make level payments of principal and interest monthly in arrears. Based on a 3.99% initial interest rate on a principal balance of \$127,500.00, the principal and interest payment would be approximately \$775.80. However, the payment amounts are subject to change, up or down, depending upon the outstanding principal balance and any changes in the Interest Rate as outlined above.

Payments shall be calculated based on an amortization schedule of 240 months from the date of the loan and the actual number of days elapsed each month and a 360-day calendar year.

Payments will be applied first to accrued interest, then to principal, then to outstanding expenses and fees owed to the Bank. At the Bank's option, payments received more than fifteen days following the due date will be subject to a late fee of 5% of the amount of the payment.

- 6. **MATURITY DATE**: All amounts outstanding under the Loan will be due and payable no later than 240 months from the date of the note.
- 7. **CLOSING DATE**: The closing of the Loan must occur no later than September 30, 2020, unless further extended by all parties. If the Loan does not close on or before then, the Bank may withdraw this commitment without any further obligation on its part or change the terms and interest rate of the Loan upon application by the Borrower for an extension of this commitment.



232 Upper County Road, Dennisport

COST SHEET	VALUE
SUPERVISION	\$96,000
GRUB& CLEAR EXCAVATION	\$25,000
OVERLOT GRADING/BACKFIL	\$25,000
SANITARY SEWER	\$30,000
STORM SEWER	\$30,000
WATER	\$25,000
ASPHALT PAVING	\$60,000
FENCING	\$24,000
LANDSCAPING-SEED-PLANTS	\$20,000
IRRIGATION	\$10,000
FOOTINGS/FOUNDATIONS	\$40,000
MUD SLAB	\$10,000
STEPS	\$14,000
SIDEWALKS	\$14,000
FRAMING MATERIALS	\$90,000
FRAMING LABOR	\$100,000
ROOFING - MATERIAL	\$15,000
ROOFING LABOR	\$15,000
PLUMBING ROUGH	\$70,000
PLUMBING FINISH	\$40,000
HVAC ROUGH	\$70,000
HVAC FINISH	\$40,000
ELECTRICAL ROUGH	\$70,000
ELECTRICAL FINISH	\$40,000
SIDING MATERIAL	\$25,000
SIDING LABOR	\$25,000
INSULATION PRE- DRYWALL	\$32,000
INSULATION ATTIC- BLOWN	\$6,000
DRYWALL	\$70,000
PAINTING EXTERIOR	\$30,000
PAINTING INTERIOR	\$24,000
INTERIOR TRIM - MATERIALS	\$85,000
INTERIOR TRIM - LABOR	\$48,000
FLOOR COVERINGS- VINYL	\$10,000
FLOOR COVERINGS- CARPET	\$20,000
APPLIANCES	\$28,000
DOOR BLOWER TESTS	\$4,800
GUTTERS/DOWNSPOUTS	\$4,000
CLEAN UP	\$6,000
TRASH REMOVAL	\$8,000
PORTABLE TOILETS	\$4,000
SUB TOTAL	\$1,402,800
LAND	\$170,000
ENGINEERING FEES	\$12,000
OTHER SOFT COSTS*	\$60,000
TOTAL	\$1,644,800

*OTHER SOFT COSTS INCLUDE PERMITS, EVERSOURCE, NATIONAL GRID, COMCAST, BANK, LEGAL, WATER DEPT, ETC., FEES

8. **APPRAISAL & APPRAISAL FEE**: Commitment and subsequent closure of this Loan are subject to an appraisal valuation of the Property satisfactory to the Bank and a Loan to value ratio of 75% or less.

The Bank is in receipt of a tax assessment evaluation in the amount of \$186,800.00 which has been accepted by the Bank. Loan to value based on this appraisal is 68.2%.

The Bank has prepared the evaluation and there will be no charge to Borrower for this.

9. **PREPAYMENT**: If the Loan is prepaid due to a refinance with another Lender (or, without limitation, a prepayment made due to an acceleration upon a default by the Borrowers) during the initial Fixed Rate Period, Borrowers shall pay to Lender simultaneously with such prepayment, as a prepayment fee, an amount to be calculated as follows: one percent (1%) of the prepayment amount of principal prepaid, divided by 360 and multiplied by the number of days remaining until the end of the fixed rate period of the Note as of the date of such prepayment.
10. **COLLATERAL**: As collateral for the Loan, the Borrower will grant the Bank a valid first Mortgage on the land located at the Property, together with an assignment of all leases and rents of the Property. Other than those in favor of the Bank, the Borrower will not permit any other liens or encumbrances on any collateral for the Loan or sell, assign or otherwise transfer any of the collateral for the Loan without the prior written consent of the Bank.
11. **LEASES**: If applicable, any leases in effect pertaining to the property must be furnished prior to closing and must be acceptable to the Bank.
12. **CASUALTY and OTHER INSURANCE**: The Borrower will maintain liability insurance on the Property covering such risks as is satisfactory to the Bank in an amount which is not less than lesser of the amount of the Loan or the full replacement cost of the collateral. Prior to closing, the Borrower must provide the Bank with certificates evidencing such insurance coverages, naming the Bank and its successors and assigns as their interests may appear as Lenders Loss Payable.

Evidence of Liability insurance binder should reference Cape Cod Five as Lenders Loss Payable, with the following language to appear:

The Cape Cod Five Cents Savings Bank, ISAOA, ATIMA
ATTN: Commercial Loan Operations
P.O. Box 10
Orleans, MA 02653

13. **RESERVE FUND for TAXES and OTHER CHARGES**: The Borrower will pay to the Bank, at the closing and thereafter monthly, such amounts as the Bank estimates to be necessary to create and maintain a reserve fund from which to pay before they become due, all taxes, assessments, liens and charges on or against or pertaining to the Property, which reserve funds will not bear interest.
14. **TITLE and TITLE INSURANCE**: An ALTA form mortgagee's title insurance policy or policies issued by a national title insurance company satisfactory to the Bank in an amount not less than the Loan insuring that the Bank's mortgage constitutes a good and valid first lien upon the Property subject only to such customary exceptions as the Bank deems acceptable and containing such additional coverages and endorsements as the Bank may require, without exception. So-called standard exceptions in Schedule B will not be acceptable. In particular, exceptions as to the matters of survey, mechanic's liens and parties in possession (other than tenants leasing from the Borrowers upon terms and conditions acceptable to the Bank) are not acceptable.
15. **FLOOD INSURANCE**: If the Property is or becomes located in an area identified by the Federal Emergency Management Agency (FEMA) as having special flood hazards, the Borrower must maintain, and at the closing provide the Bank evidence that the Property is covered by, Flood Insurance in an amount equal to the lesser of the amount of the Loan or the maximum amount of coverage available under the Flood Disaster Protection Act of 1973.

Property is not located in a special flood hazard zone and will not require flood insurance at this time.

16. **SURVEY OR PLOT PLAN**: Prior to closing, the Bank will require a current instrument survey or plot plan of the Property, acceptable to the Bank and to the title insurance company insuring the Loan.
17. **ANNUAL FINANCIAL STATEMENTS**: The Borrower will furnish the Bank, within ONE HUNDRED TWENTY (120) days after the end of each fiscal year, federal business and/or personal income tax returns and an updated personal financial statement. The Borrower will also provide promptly such other information concerning the Borrower as the Bank may reasonably request from time to time, including, but not limited to, rent rolls and leases.
18. **ORGANIZATIONAL DOCUMENTATION**: If the Borrower is other than an individual, the Borrower must provide the Bank not less than 10 days prior to the closing full and complete copies of the Borrower's organizational documents and evidence satisfactory to the Bank of the authority of any person acting on behalf of the Borrower.
19. **DEPOSIT ACCOUNTS**: The Borrower must maintain its principal deposit and operating accounts with the Bank for the life of the Loan.
20. **CROSS DEFAULT AGREEMENT**: It is further understood and agreed that any default in the terms and conditions in connection with any now or hereafter outstanding loans of the Borrower(s) or Guarantor(s) with Cape Cod Five shall constitute a default hereunder. Breach of any covenant in the Loan documents pertaining to this Loan or the occurrence of any event of default in the Loan documents shall constitute a default on such other loans.
21. **COMPLIANCE with ZONING, BUILDING LAWS, WETLANDS and OTHER LAWS, REGULATIONS etc.**: On or before the closing, the Bank may require evidence satisfactory in form and substance to the Bank, in the form of either affirmative title insurance or an opinion of counsel acceptable to the Bank, that the Property and the use thereof comply with all applicable zoning, building, subdivision, wetlands and other laws, ordinances, rules, regulations and other covenants and restrictions and that there is no action or proceeding pending before any court, quasi-judicial body or administrative agency relating thereto, together with permanent and unconditional certificates of occupancy and other certificates, permits, licenses and other items relating to such compliance which are required by or are to be obtained from any board, agency or department, whether governmental or otherwise.
22. **ENVIRONMENTAL REPORTS**: Closure of this Loan is subject to the Borrowers' completion of and the Bank's satisfactory review of an environmental questionnaire and an environmental data base report to be obtained by the Bank on the subject Property.

The Bank is in receipt of a completed environmental questionnaire and the Bank will order an environmental data base report which must be accepted prior to closing.

23. **COMPLIANCE with ENVIRONMENTAL LAWS**: On or before the closing, the Borrower must provide the Bank with evidence as it may require, satisfactory in form and substance to the Bank and its counsel, that Borrower's properties are in compliance with all applicable environmental laws, ordinances, rules and regulations, including but not limited to "Title 5" of the state Environmental Code, together with all certificates, permits, licenses and other items relating to such compliance which are required by or are to be obtained from any board, agency or department, whether governmental or otherwise, including, if the Bank deems the same necessary, without limitation, an assessment, in form and substance satisfactory to the Bank and its counsel, by one or more qualified registered professional engineers, hydrologists, or other professionals approved by the Bank whose report or reports shall be certified to the Bank and shall state:

(i) there exists no evidence of the past or ongoing release at, upon, under, or within, or of the past or ongoing migration from neighboring lands to, the Property, of hazardous materials, which shall include hazardous waste, as that term is defined by the Resource Conservation and Recovery Act, 42 U.S.C. section 6903 (5), hazardous substances, as that term is defined by the Comprehensive Environmental Response, Compensation and Liability Act of 1980 ("CERCLA"), 42 U.S.C. section 6901 (14), hazardous materials as defined in the Massachusetts Oil and Hazardous Material Release Prevention and Response Act, M.G.L.C. 21E, Pollutants or

contaminants, as those terms are defined in CERCLA 42 U.S.C. section 9601 (33), and volatile organic compounds, including oil and Petroleum products and

(ii) there exists no evidence that asbestos or asbestos-containing materials, polychlorinated biphenyls (PCB's), radon gas, or urea formaldehyde foam insulation is present at the Property.

(iii) there exists no evidence that the on-site sewage disposal system fails to adequately protect public health or the environment as defined in the Massachusetts Environmental Code.

24. **DISCLOSURE**: You represent that you have fully disclosed to the Bank all facts material to the Property, the Borrower and Borrower's business operations and any guarantor.
25. **OPINION of COUNSEL**: Closure of the Loan may be subject to a satisfactory opinion from the Bank's attorney or an attorney acceptable to the Bank, that, among other things:
- (a) any Borrower, if other than an individual, is duly formed and in good standing,
 - (b) any Borrower and any entity executing loan documents on behalf of any Borrower or in addition to any Borrower (e.g. owners of subordinated debt and guarantors), if any, are duly authorized to execute the loan documents,
 - (c) any Borrower's execution of the loan documents are valid, binding and enforceable in accordance with their terms,
 - (d) any Borrower's execution of the loan documents does not violate any law, regulation or ordinance, and
 - (e) the loan documents do not conflict with any Borrower's by-laws or any other documents creating or giving any Borrower authority, and are not in violation with any other agreement of any Borrower.
 - (f) no material litigation is, to such counsel's knowledge, pending or threatened against any Borrower or the collateral.
26. **SATISFACTION and SURVIVAL of TERMS and CONDITIONS**: The terms and conditions of this commitment must be satisfied on or before the closing or if an earlier date is specified, such earlier date. **THE TERMS AND CONDITIONS OF THIS COMMITMENT WILL ALSO SURVIVE ANY CLOSING OF THE LOAN AND ANY FAILURE BY THE BORROWER TO ABIDE BY THE TERMS AND CONDITIONS OF THIS COMMITMENT AFTER THE CLOSING WILL PERMIT THE BANK TO DECLARE THE LOAN AND ALL AMOUNTS OTHERWISE DUE FROM THE BORROWER TO THE BANK (INCLUDING WITHOUT LIMITATION UNDER ANY OTHER LOAN) TO BE IMMEDIATELY DUE AND PAYABLE.** However, to the extent a document executed by the Borrower and the Bank after the date of your acceptance of this commitment contains any terms which are expressly inconsistent with the terms of this commitment, the terms of the later document shall control with respect to those terms.
27. **COSTS and EXPENSES**: Whether or not the Loan is closed, you will pay all costs and expenses incurred by the Bank in connection with the making of the Loan and its administration and enforcement, including but not limited to, reasonable attorney's fees, title insurance, appraisal fees, engineering studies, environmental site assessments, plot plan or survey, documentation and recording fees, tax service fee, any taxes, and all other necessary costs.
28. **ATTORNEY for the BANK**: The following attorney will prepare all necessary and appropriate papers and instruments for the closing of the Loan:
 John W. Kenney, Esquire
 1550 Falmouth Road, Suite 12, Centerville, MA 02632
john@jwkesq.com
 508-771-9300
29. **ADDITIONAL REQUIREMENTS**: In addition to the terms and conditions set forth in this commitment, the Bank will require that you execute documents necessary to evidence the terms of this commitment and otherwise to comply with the Bank's requirements for documenting transactions of this nature.
30. **NO MATERIAL ADVERSE CHANGE**: The occurrence of any material adverse change in the Borrower, Guarantor, Property or condition, financial or otherwise, which occurs prior to the closing date shall permit Bank to determine not to close the loan, all without liability to Bank.

31. **PRE-CLOSING CONDITIONS:**

- If an entity will be formed to hold title to the property, please forward the details as soon as possible.
- Evidence of general liability insurance listing Cape Cod Five as Lenders Loss Payable

This letter supersedes all prior oral or written agreements or discussions between Borrower and Bank concerning the Loan. No officer of the Bank or other person is authorized to make any oral commitments in respect to a loan from the Bank. This letter represents the maximum scope of the commitment offered to you by the Bank. If at any time you seek any extension or modification of this commitment, you must submit a written application. If your application for an extension or modification is accepted, you will receive a written commitment reflecting any extension or modifications agreed to signed by a duly authorized officer of the Bank. No other procedure for an extension or modification of this commitment is authorized by the Bank.

This letter may not be assigned by you and may not be relied upon by any third party. It may not be disclosed to any third party other than your counsel, your accountants, and persons employed by you.

Please acknowledge your acceptance of this commitment and its requirements by countersigning the original of this letter where indicated below and returning it to the Bank together with any amounts due upon your acceptance of this commitment. The Bank reserves the right to withdraw this commitment, if the signed copy of this commitment together with any amounts due on your acceptance of this commitment is not received by the Bank on or before September 21, 2020.

Very truly yours,

Shari L. Hayes
Vice President - Commercial Lending

The undersigned hereby accept this commitment and agree to the terms and conditions thereof this ___ day of _____, 2020:

BORROWER(S):

By: dotloop verified
09/17/20 6:14 PM EDT
DD2H-NZIE-1U1E-J1ZN

Douglas S. Miller

By: dotloop verified
09/17/20 6:18 PM EDT
CXOM-ANYI-YG7E-B4WO

Elizabeth H. Miller

CERTIFICATE OF NON-COLLUSION

The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

Chief Executive Officer(s):

Douglas Miller

Name (print)

Name (print)

Doug Miller dotloop verified
09/27/20 11:18 AM EDT
ANJI-FSAL-VMXB-WYSD

Owner

9/27/2020

Signature

Title

Date

Signature

Title

Date