



CONNECTING YOU TO YOUR DREAM HOME IN 7 STEPS

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Disclaimer: This document is not intended to solicit buyers or sellers currently under contract with a brokerage. All opinions expressed and data provided herein are subject to change without notice. The information is provided solely for informational and educational purposes and is not intended to provide, and should not be construed as providing individual financial, investment, tax, legal or accounting advice. Professional advisors should be consulted prior to acting on the basis of the information contained in this document. I/We assume no responsibility for errors or omissions in the content contained herein.

SO, YOU'RE THINKING **ABOUT BUYING A HOME?**

Fantastic! Whether it's your first home or your fifth, one thing remains the same: It's a big job involving a great deal of time, energy and of course, money.

However, it's all worth it. Pride of home ownership is one of life's greatest joys and biggest accomplishments. This is an exciting time and my hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started!

Ed Abdou

Ed Abdou Team Leader | Sales Representative



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DECIDING WHERE & WHAT TO BUY

Congratulations on taking this first step toward buying a home. Pride of home ownership is indeed one of life's greatest joys and biggest accomplishments.

It is an exciting time and my hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started! The first step is deciding where you want to live, what type of home you are looking for, what features are nonnegotiable and what are your "wish list" items in a home. No doubt there will be trade-offs, but rest assured I am here to help sort through the options to find you the best house, at the best price and with as many of your wants and needs as possible.

The worksheet that follows will help you narrow your focus and really identify what you are looking for.



WORKSHEET

IDENTIFYING YOUR IDEAL HOME

Price Range			
Do you have a rough idea as to what you want to spend?			
Up to a maximum of \$ (excluding closing costs)			
How much will be put down as a downpayment?			
% of the purchase price or \$ fixed amount.			
Is this your: 🗌 first home 🗌 move up buy 🗌 investment 🗌 downsize buy			
Location			
What area/neighbourhood/street do you love?			
If not sure, tell me what's most important to you (check all that may apply):			
🗌 a short commute to work (less than 30 minutes from:)			
🗌 close to transit, shopping, hospital, parks 🗌 a large backyard 🗌 private/ravine backyard			
🗌 yard doesn't matter			
An area with a: 🗌 great primary school 🗌 great high school 🗌 private school			
Exposure: south north east (sunrise) west (sunset)			
The Essentials			
What type, style and condition of a home are you looking for (check all that may apply):			
□ detached □ semi-detached □ condo □ acreage/rural home □ undecided			
🗌 bungalow 🔲 split-level 🗌 two storey 🗌 duplex 🗌 other:			
🗌 open concept 🔲 formal living/dining 🗌 main floor master bedroom ideal			
\Box fairly new < 5 years old \Box age doesn't matter but must be in good shape			
🗌 fixer upper would work 🔲 prefer an income property			

of Bedrooms

□ 1+ □ minimum 2 □ minimum 3 □ 4+ □ undecided			
# of Bathrooms			
□ 1 full □ minimum 1.5 □ minimum 2 full □ 3+ □ must have master ensuite			
Garage/Parking			
 single garage single driveway 1.5 garage 2 car garage 3+ garage carport is okay no garage needed parking not necessary parking underground a must — at least 1 space Let's Rate Your Features 			
What are your highest priority features? Rate each feature as.			
 for HIGH priority for SOMEWHAT a priority but could live without for "Well, that would be a nice to have bonus." 			
Main floor laundry room Master ensuite Wood burning fireplace	Energy efficient - new windows/ high efficiency furnace Appliances included		
	Pool		
Gas fireplace	Definitely no pool Walk out basement		
Finished basement/in-law suite	Ravine/private lot		
Newly renovated	Fenced yard		



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What are other "must have" features for your new home?

Tell Me About Your Goals

Who are you sharing this home with and what are their needs?

How much do you want to invest beyond the purchase price of the home in terms of financial or sweat equity, if you can't find all the features that you want?

What is your long-term plan — is this a starter home, a second home, an investment home? (This can impact the type of home, the location and how much you will spend.)

GETTING PRE-APPROVED FOR A MORTGAGE

The mortgage industry is a highly competitive field and it's important to understand that interest rates can change at any time.

Partnering with a mortgage advisor and/or financial institution to help you find the right mortgage product at the best rate is key to your home buying process.

5 Easy Steps to Get You Pre-Approved For a Mortgage



1 Talk with a Mortgage Advisor

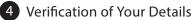
Ideally someone who comes highly recommended.

2 Complete an Application with a Mortgage Advisor

This is required to find out how much you qualify for.

3 Gather All the Necessary Documents

Your mortgage advisor will give you a list of documents that the banks/ lenders need to finalize a mortgage



Lenders will do their checks and balances as part of the approval process.



5 Obtain a Copy of Your Pre-Approval

This is a powerful negotiation tool, especially in a multiple offer situation. The sellers of your dream home will feel more confident that you are the right person.

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CHOOSING THE RIGHT REALTOR®

First, it's important that you understand whose interest REALTORS^{*} are legally bound to serve in a real estate transaction. A listing agent is under contact with the seller and is working solely in the best interest of the sellers, not you as a buyer.

For this reason and many others, most buyers today choose to work with their own real estate agent

Here are the top 5 Reasons why most home buyers choose to work with an agent:

1. It's free.

Commission is paid by the seller so there is no additional cost to you for representation.

2. To avoid overpaying for a home

If you're like most buyers, you want to know, with certainty, that you are paying a fair price. Quite often, sellers overprice their homes to "see what happens." A great real estate professional will educate you on the price of current competitive properties as well as similar homes that have been recently sold to help you make an informed decision on how much to offer.

3. To have someone represent and protect your interests as a buyer

In any transaction, it's important to understand that the seller's agent is bound by contract to work in the best interests of his/her sellers. As a buyer, you also need representation (an agent), someone to work exclusively in your best interests. Engaging the services of a real estate professional to assist you in the home buying process means you now have someone to work solely in your best interests to provide you with:

Confidential advice that addresses your needs first.



- Loyal and diligent "full disclosure" care, FREE from any conflicts of interest.
- Access to all listings including MLS^{*}, bank-owned properties, distress and estate sales, even homes that were previously on the market where the seller might still be interested in selling.
- Expert advice on useful clauses such as home inspections and financing to protect you fully.
- Expert negotiation of the offer to purchase, to achieve the best possible price and terms.
- Expert advice on market value, inclusions, location, as well as to help you decide when you should walk away.
- Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, market and planning activity in the area.

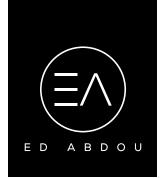
4. To negotiate the best price and terms of your most valuable asset

Negotiating requires expertise and skill, period. A great real estate professional is a masterful communicator with expert negotiating skills whose job is to help you decide what to offer, what to include, what to give up and most importantly, when to walk away if reasonable terms cannot be reached.

5. To manage the countless details and mountainous paperwork

Ensuring the i's are dotted and t's are crossed and that no balls are dropped from start to finish (and after) is a heavy load off any buyer's plate. From the moment of engagement, your agent will ensure smooth sailing and guide you effortlessly through any obstacles along the way.





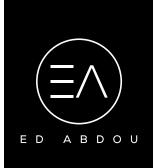
MEET ED ABDOU

TEAM LEADER | ED ABDOU REAL ESTATE TEAM

Ed Abdou is not your average REALTOR^{*} and his proven success rates speak for themselves. Ed Abdou's sellers achieve 2% more for their home *(translating to thousands of dollars to their bottom line)*, sell 3 days faster than the board average, plus 100% of the listings he takes on are selling, as compared to the 47% of listings sold for the average agent.

Make no mistake. Ed works hard and has throughout since 1999. His award-winning career ensures these types of results for his clients. Consistently surpassing client expectations with a laser sharp focus on every detail, no matter how small, clients continue to refer and come back to Ed time and time again for all their real estate needs. Ed takes the time to ensure his clients are well informed about the entire process and providing this superior knowledge has established his outstanding reputation as a trusted and well-respected expert in the industry. From his honesty and excellent insight to his top-notch negotiating skills and services that extend beyond the sale, Ed provides a strong support system through the entire journey. If you're looking for someone to invest in you and your unique needs as a seller today, someone who will exceed your expectations, and who will never consider average an option, then Ed Abdou is your go-to agent of choice.





MEET THE ED ABDOU REAL ESTATE TEAM



MADISON BUCHANAN Salesperson

With four years of experience in real estate, I work closely with both buyers and sellers to ensure every transaction is seamless. From preparing listings and coordinating showings to managing deadlines and handling paperwork, I'm dedicated to keeping the process organized, efficient, and stress-free for all parties involved.



JOSEPH KIRIAQUS Salesperson

With 17 years of experience in the real estate industry, Joseph has established himself as a trusted advisor in both commercial and residential transactions. His direct and honest approach, coupled with a strong commitment to integrity, ensures that clients receive transparent and reliable guidance throughout their real estate journey.

Joseph's expertise is underscored by a proven track record in successful negotiations, achieving favorable outcomes for his clients. As a member of The Black Swan Group, he leverages advanced negotiation strategies to navigate complex transactions and secure optimal deals.



ROSE SCHIAVONE Client Care | Marketing



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WHY HOMEBUYERS CHOOSE ED ABDOU

Here's what you can expect as our buyer client:

- Sound real estate advice and key market insights that will save you endless hours of time and money in your home buying journey, all while helping you reduce the stress of a large purchase so you can truly enjoy the experience.
- Instant access to all information on all listings on the market now within your criteria as well as potential new listings that have not yet hit the market for comparisons.
- In-depth research on the current fair market value of any home you want to buy to ensure that you do not overpay.

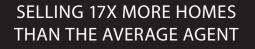
- The most relevant and up-to-date market information as it pertains to your investment and buying journey.
- Once you find your dream home, you can rest easy knowing that you have one the industry's most impactful negotiators in your corner! I will fearlessly negotiate on your behalf and ensure your interests are protected at every step.
- Plus! You will enjoy a stress-free, inspiring home buying experience.

When you choose Ed Abdou as your REALTOR[®], you are choosing:

- A trusted professional dedicated to serving your real estate needs first and foremost.
- A wealth of knowledge and expertise in your market area.
- Highly skilled negotiator working on your behalf.
- A representative whose primary goal is to help you find the right home, at the right price with little to no stress or inconvenience to you.



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Average Agent Sells 2.8 Homes/Transactions a year



Sells 62 Homes/Transactions a year

Ed Abdou

SEARCHES AND SHOWINGS

Keeping You Informed

As a market area specialist with a pulse on local and national real estate market trends and changes, you will be kept informed of all relevant industry changes that may impact your buying decision, including price trends and mortgage rates.

Property Matches

Once we've narrowed down your criteria together, your data is entered into a variety of property search programs including MLS° to identify immediate matches.

Elimination Round One

Depending on how many properties match initially - my job is to do an initial review to identify ones that I know are not ideal for you based on market knowledge, inspection results and your needs.

Inspections

Before recommending a property, I personally inspect any potential matches to avoid wasting your time. I also take in several listings as well and this hot new listing information is passed on to my clients first. Listing Details and Setting Up Showings

Next, you will receive details of all properties that are potentially suited for you and your needs. You will receive all of the information about every property that, as a REALTOR^{*}, only I have access to.

Once you've reviewed the listings and made your selections (see Things to Remember When Selecting Homes to View), I take care of setting up the showing appointments that suits our schedules.

Ongoing Communication & New Matches

If we don't find your ideal home at first, the property matching continues. I will provide up-to-the-minute notification on all the homes that are new to the market or have had a recent price change! We may even broaden the scope of what you are looking for to find matches.

Of course, if you find a home that peaks your interest at an time, simply contact me and I will arrange a convenient time to view the home with you.

THINGS TO REMEMBER WHEN SELECTING HOMES TO VIEW

Home Styles

Choose different styles and types of home that meet your needs.

Impression

Drive by the home and area for your first-impression.

5 Homes

Select a maximum of 5 homes to visit in one day (3 to 4 is optimal).

Discuss

Schedule time after the showings to sit down and discuss the homes' merits.

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THE OFFER STAGE

You've found the home. Fantastic!

Here's What Happens Next:

- I will conduct a detailed CMA (Comprehensive Market Analysis) complete with comparable active and expired listings, recent solds and historical data relevant to determining the market value of the home. This will empower you to make an informed decision on what to offer.
- I will prepare an offer that protects you, follows your instructions and matches your schedule and needs.
- The Deposit: You will need to provide a deposit sum with your offer that will be credited toward your purchase price on closing.
- I will explain the details of the offer, the terms and suggest options for specialty clauses ensuring you know exactly what you are agreeing to.
- I will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

The Negotiation Process:

- The seller may accept your offer congratulations!
- The seller may reject your offer not common, but it can happen and I would endeavor to find out why.
- The seller may counter sign changing the terms of the offer and presenting the offer back to you.
- Our negotiations continue until we reach agreeable terms between the seller and yourself, or until I know an agreement cannot be reached and it is time to walk away.

NEGOTIATION FAQ'S

1. How long will the negotiations take?

This is perhaps the most shocking part of things for many people. Commonly, negotiations are wrapped up within 24-48 hours. In other words, if we were to write an offer at noon, it would not be unusual to receive a response (typically a counter offer) by the evening. If we didn't get it to an acceptance that evening, it wouldn't be unusual to have an accepted offer by the next evening.

2. If the seller accepts my first offer, am I forced to buy? And shouldn't we have then offered lower?

No (and no). Unless we are writing an offer without subjects (which is REALLY unusual and we'll have talked about this a lot beforehand in that case), you will have a period of time (typically 7-10 days) to investigate whether or not this home will be acceptable to you. If you don't like something you find out about this home during that period of time, we will be able to walk away and the contract will collapse.

3. How much should we offer?

This is a strategy question and the answer is that it depends on too many factors for there to only be one answer. There are times when an offer that is below list price is perfectly acceptable/appropriate. Similarly, there are times when an offer above list price is appropriate. When we sit down to prepare an offer, we will discuss this topic at length. 4. What if there are other offers? Will I know what they are Offering?

When an offer is received, the listing agent has a duty to have the offer presented "without delay." Furthermore, offers have an expiry clause – meaning that if the seller does not respond before a certain time, the offer ceases to exist.

Despite this, there are occasions when homes attract multiple offers. We'll talk through detailed strategy should this happen, but here are some basic things to know. When you submit an offer knowing that there is another offer, you will likely only get one chance to offer.

In other words, it is rare to see counter offers made at this point – it is assumed that buyers are offering their best terms and the seller will typically just choose an offer.

In order to make your offer as competitive as possible, we will want to ensure that we have as few subjects or conditions as are necessary to properly protect you, we are offering as high a price as you are comfortable with and we are offering the completion/possession dates that most closely match what the seller is looking for.

From this perspective, the experience of multiple offers is very similar to making blind bids at an auction. The terms of an offer are almost always confidential until subjects are removed. The seller will typically not disclose the price they have accepted (for fear that it will jeopardize future negotiations should this offer collapse).

5. How many counter offers can we make?

As many as you'd like. However, our experience has proven that once we get past 3 counter offers from either side (i.e. 5 - 6 total counter offers), our chances of reaching mutually acceptable terms start to diminish.

Remember, the goal of a negotiation is to find mutually acceptable terms. Our goal is to find the bottom end of their acceptable price range and we will never do so if they feel like we are trying to take advantage of them.



CONDITIONS, HOME INSPECTION & WAVIERS

The offer has been accepted. Now we need to satisfy the conditions.

This usually involves performing a home inspection, getting the rest of your personal information and the property information to your mortgage broker or bank and arranging for the other information that might be necessary, like surveys, water tests and condominium documents. I will help you make the necessary arrangements to ensure that the entire process runs smoothly before the deadline.

Next, you will need to add some people to your team.

Finding a Home Inspector

Home inspections allow you to scrutinize the details of the home and save you from some unpleasant surprises. Beside is a list of recommended professionals, but keep in mind when making your decision:

- Ensure the home inspector checks for visible issues with plumbing, electrical systems, the roof, insulation, walls, ceilings, floors and windows, and the condition of the foundation. They can also check that included chattels, like furnaces and air conditioners, are working.
- Ensure your home inspector gives you an up close and personal look at your new home. It takes about 3 hours to go through all

the systems, and if there are any problems, you will see them with your own eyes. They will also give you maintenance tips and easy fixups, if necessary.

• Ensure that in the end, you receive a detailed report that summarizes the condition of your home.

Choosing a Lawyer

Your lawyer is an invaluable member of your team whose job is to ensure that you get what you are paying for and in accordance with the terms of your agreement of purchase.

Your lawyer will ensure:

- There is nothing on title that is not supposed to be there.
- The property taxes, utilities and condo fees, if applicable, are up to date.
- You have all the information that you need about your new home.
- Your mortgage lender is satisfied and that your mortgage is secured on property title as required by your mortgage agreement.
- You know exactly how much money you will need in order complete the transaction.
- They also ensure that the seller gets paid the purchase price.
- Title is legally transferred.

PREPARING TO MOVE

Typically you will have anywhere from 30 to 90 days to get everything ready for your home.

It could be shorter or longer, depending on what you need and have agreed upon with the seller. The closing date is usually the same as your move-in date, however, bear in mind you may not get your keys or "possession" until late in the day. You may want to consider this when choosing a "move-in" time.

To help reduce the stress of a move and get you organized well in advance, here are a few things to expect between the offer stage and move-in time:

Lawyers

I will send your lawyer the information about your purchase. You will need to provide the lawyer with some additional information: insurance, down payment information, fee payments, adjustment payments and possibly other signed documents that they ask you for. You will meet with the lawyer about a week before the closing to finalize everything.

Down Payment and Closing Costs

Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require additional time.

Movers

Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.

Insurance

The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them.

Change of Address

It's time to start giving out your new address to everyone.



WHAT TO DO & EXPECT BEFORE CLOSING

Lawyers and Paperwork

I take care of sending your lawyer all the documentation he/she needs about your purchase. You will need to provide the lawyer with some additional information:

- Confirmation of home/fire insurance for your lender
- A certified cheque, draft or wire deposit for the balance of your downpayment. This amount will have adjustments for taxes, legal fees, disbursements.
- You will meet with the lawyer about a week before the closing to sign and finalize all closing details. Have your funds available then.

Down Payment and Closing Costs Make the necessary arrangements to have the funds available when the lawyer asks for it. Liquidating some assets can require additional time.

Movers

Whether you are using professional movers, renting a truck or getting a bunch of friends together, plan and organize it early.

Insurance

The lawyers will need a copy of your home insurance before closing so that the financial institution will release the money to them. Call your insurance broker with the listing information. They may want to know the age of the house, condition of the roof, furnace, electrical system, as well as other general information.

Change of Address

It's time to start giving out your new address to everyone.

Utilities

It is important that you call the local utilities to get their services changed into your name. These include phone, internet, television, gas, electricity, water, and any rental agreements. Remember too, to cancel the services at your old address.



MOVING IN, CONGRATS!

As your personal REALTOR[®], our role doesn't end just because you have you the keys.

You can call on us any time. Whether it's:

- Recommendations on contractors or other professional services to hire
- To assist with any issues with your home after moving in
- Questions for the listing agent or previous owner
- Evaluation of your home value over time
- Questions about the local real estate market
- Advice on purchasing an investment property
- · Referrals to friends and family
- When you're thinking about selling
- Or any other real estate related matter you need

As always, our advice is fast, free and confidential. We're here for you, through your move to date and beyond.



COMMON CLOSING COSTS FOR BUYERS

Funds to cover your down payment and closing costs will most likely have to be in the form of a bank draft or wire transfer to your lawyer's trust account. Your lawyer will detail the exact amounts required for:

- Balance of down payment after initial deposit with offer.
- Mortgage loan administration and/ or appraisal fees, if applicable.
- Points, or loan discount fees, you pay to receive a lower interest rate, if applicable.
- Credit report fees.

- Mortgage insurance premiums if applicable (CMHC).
- Land transfer tax (if applicable) and title registration fees.
- Title insurance policy premiums.
- Survey expense if applicable.
- Legal fees and associate disbursements (couriers, copies etc.).
- Pro-rated amounts for your share of any prepaid costs, such as utility bills and property taxes.

WHAT OUR CLIENTS ARE SAYING*

"...he made himself available to us at all times.."

Ed was incredible to work with as he made himself available to us at all times regardless of the day. He sold our townhouse and helped us find our new home. His experience made the entire process extremely smooth and stress free. I would definitely recommend him to anyone looking to buy or sell.

Patrick Joseph



"He is honest and professional."

Ed Abdou is a fantastic REALTOR^{*}. He is honest and professional. I have bought and sold several properties with Ed and have had a great experience. Highly recommended - A+.

Rocky Bellotti



"He is an extremely helpful and knowledgeable man."

Ed was more than a pleasure to work with. From the moment we met, I was very comfortable with him. He is an extremely helpful and knowledgeable man. He dedicated his time every time I asked, taking us from showing to showing until we found the perfect home. I can't thank him enough. I certainly would recommend Ed for finding or selling a home. Great experience.

Joel Nadel ★★★★★

*Client reviews from Google Reviews.

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SOME OF OUR 5 STAR GOOGLE REVIEWS $\bigstar \bigstar \bigstar \bigstar$

If I could describe the perfect real estate agent, it would be Ed Abdou. We were very specific with what we were looking for and Ed patiently worked with us to find the perfect house for our family. Throughout the whole experience, I can say with 100% confidence that Ed always had our best interests at heart. He was always honest with us even if the truth was not what we wanted to hear. If you are looking for an agent to buy or sell your home, Ed is simply the best. Ed - thank you for everything... we will be forever grateful.

Jesse Moses



Ed and his team were phenomenal throughout the home buying experience. Ed took the time to understand our situation and was very knowledgeable about the different areas we were looking at. He was our advocate throughout the entire process and never once did we feel rushed or pressured into making a decision. Ed was such a pleasure to work with and we are so grateful he helped us find our family home.

Jessica Villemaire



We have relied on Ed as our agent over the past few years, and value his professionalism and courtesy. In addition to his trustworthy advice during the purchasing process, his honesty and responsiveness were an asset in finding suitable tenants. Ed shows us his appreciation by hosting fun and elaborate events for his clients, and by his overall thoughtfulness during our calls, texts and emails. Thanks Ed for your one of a kind service!

Sandra Paspalofski



We could not be happier with Ed (& his team) as our Real Estate Agent! Ed makes house shopping fun and enjoyable and his response times are always immediate! He is extremely knowledgeable and provides honest and reliable feedback! He has also been very patient and flexible with us, and he truly cares about his clients! Ed is like no other Agent, he candidly advises us about the pros and cons of a property from his professional experience, to ensure we make the best decision for our future! He always provides his clients with the best perks and conducts fun events to show his appreciation, seriously so thoughtful! We will continue to do business with him as we grow our family! Thanks Ed!

Sherry Armanious

 \star

From the very first minute I started working with Ed I knew he had my best interest in mind - he is patient, detail oriented, honest and was the absolute best person to have by my side when making the purchase of my condo. He is also very responsive and entirely dedicated to the process. I also had the pleasure of attending one of his client appreciation events, an amazing night at the Weber Grill Academy, and he genuinely shows his gratitude and makes you feel like family. Thank you Ed for your expertise, professionalism and kindness!!

Badri M. Lang ★★★★

Ed is not only an expert in his field, but a person who operates on integrity, always putting others ahead of his own interests. He treats his clients as friends, engaging us in family activities that are fun for all ages! I will continue to confidently recommend him to friends, family and colleagues! Thank you Ed for everything!

Miranda Tawfik $\bigstar \bigstar \bigstar \bigstar \bigstar$

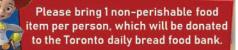
SOME OF OUR EVENTS







































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🕑 @EdSellsThe6ix

100% SATISFACTION GUARANTEE



Ed Abdou Real Estate Services guarantee that you will be satisfied with the service you receive. If at any time during our relationship, I am not representing your best interests, you may notify my office in writing and your contract will be cancelled with 7 days notice.

LET'S GET STARTED

Feeling more informed? I hope so!

There's a lot to buying a home I know. If, after reading this, you have more questions, let's get together.

With gratitude,

Ed Abdou

Ed Abdou Team Leader | Sales Representative







Disclaimer: This document is not intended to solicit buyers or sellers currently under contract with a brokerage. All opinions expressed and data provided herein are subject to change without notice. The information is provided solely for informational and educational purposes and is not intended to provide, and should not be construed as providing individual financial, investment, tax, legal or accounting advice. Professional advisors should be consulted prior to acting on the basis of the information contained in this document. I/We assume no responsibility for errors or omissions in the content contained herein.



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