

HOME BUYERS JOURNAL



Anne Watkins



HAWKINS-POE
REAL ESTATE SERVICES | EST. 1946

Your home
Your
Canvas ...



WELCOME HOME

Hawkins-Poe is a solid leader in the real estate services industry and continues to attract and retain the most successful real estate brokers countrywide. With over 48 years of professional experience and insight, we delight in the knowledge of innovative leadership, marketing and time-tested techniques to create a solid foundation for many years to come.

History

Hawkins-Poe was introduced in the post-war era in the small city of Fircrest, WA. The founder, Jack Hawkins, insisted upon integrity and lived by a simple rule: *"Folks will make good decisions if I give them good information."* His motto and work ethic has proudly continued on for three generations, through many trying times in the industry, resulting in one of the most successful and stable firms.

Today, Frank and Teresa Hawkins own Hawkins-Poe after purchasing the business and its landholdings in 1984. After 1993, the organization joined business with Coldwell Banker as a franchisee and the relationship was very successful for both companies. Hawkins-Poe grew to become the 19th largest volume franchisee in the worldwide network of Coldwell Banker offices.

In 2005, the couple opted to sell the residential real estate business side of the company (which by then had grown to more than 375 agents and 7 branch offices) and, in turn, they retained the trade name of Hawkins-Poe.

Avoiding the real estate bubble explosion of 2007-2011, Frank and Teresa were allowed the freedom to explore what a real estate business would look like when the industry recovered. That four-year period of time was spent visualizing and building a new business model--a model we believe will be the future of the real estate industry.

While the balance of the real estate industry is shrinking under the weight of enormous bureaucracy and increasing overhead, Hawkins-Poe is expanding by utilizing cutting-edge technology, marketing systems, and informational tools all designed to provide success to our clients.

Why Choose Hawkins-Poe

Because of our unique outlook on the way we treat our Brokers and the flexibility they are afforded, we have found that our team is the most loyal and caring in the industry. They are very willing to work with clients and outside agents to make the experience enjoyable and comfortable for all involved.

Feel free to contact our owner directly and he will personally review the written opinions of our service. Frank is committed to contributing his own expertise on the market to assist you in making good decisions. You can email him directly at: frankhawkins@hawkinspoe.com

"Thank you, in advance, for allowing Hawkins-Poe and our amazing Brokers to share with you our professional marketing and negotiating skills. The quality information we provide will allow you to make quality decisions. We are successful only when you are." - Charles 'Frank' Hawkins, President

HAWKINS-POE
REAL ESTATE SERVICES | est. 1946

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hawkinspoe.com



I've been working with people my entire working career. People relations is what I thrive off. Real Estate brings people into my path that are wanting one goal and that is a home. That's why real estate it's perfect for me. I love the road to making memories. Whether selling or purchasing a home I have the knowledge to get you from where you are to where you are going. I have a no nonsense approach to goals... Get it right the first time and again.

Let my integrity, care and hard work get us to the finish line. I am committed to the challenge of your happiness which means I'm always working. I work tirelessly so that you don't have to. My motto is all in all of the time. I have social media, NWMLS, and other forms of advertising to get the word out so the home you're selling is seen by eager buyers and the home you're buying is seen by you first. Let me partner with you so you can make Your Home Your Canvas.

Rookie of the Year - 2017 & New Class of 2017



REALTOR

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Anne@servingthesound.com

SERVING THE SOUND

Anne Watkins



HAWKINS-POE
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Core Values

To ensure that I am serving you the best way I can, I will instill these following values indefinitely

1. All in all the time: I work tirelessly to find you the home that represents your dreams.
2. I am passionate about your happiness. I strive to make the process of selling a home and buying a home as stress free and joyful as possible. I promise to find the best home at the best price and sell your home for highest price in the shortest possible time.
3. I am committed to follow you along your Home journey and unlock the doors for a new beginning!



***"Serving Puget Sound
Communities one Home at a time"***



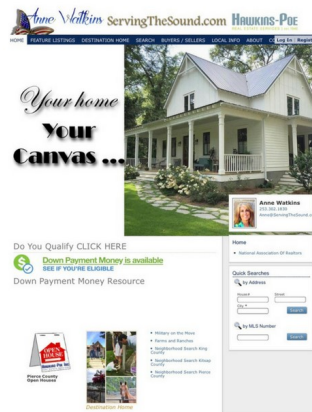
FIND ME ONLINE

Anne Watkins

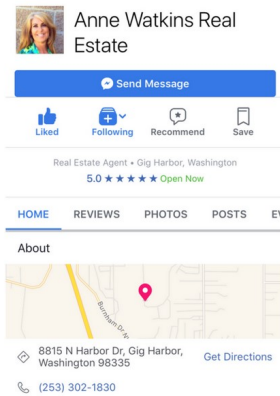


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Real Estate is an ever changing industry. The internet is a way to keep up with the latest market. Follow me along on Facebook, My website and through the new apps HomeSpotter & HomeSnap.



www.servingthesound.com



Anne Watkins Real Estate



Ask me about these amazing apps to aid in your Real Estate journey. Directly linked to the MLS which makes them the most accurate search engine.



What an incredible experience! At first, we were very nervous putting our home up for sale. After our first meeting with Anne, we quickly got over our nerves and became very excited to put our home on the market. Almost too excited with a couple holidays on the horizon. Rest assured, Anne provided us with experience and professionalism. This included timing, pricing, and correct market positioning. Within a week of our home going on the market, Anne hosted two open houses and our house sold at full asking price! Even after the sale; Anne provided great follow up to ensure Meghann and I were doing well. This may or may not have included some celebratory red wines.

Thank you for all your hard work!

-The Norris family

It was such a pleasure to work with Anne Watkins when selling my home. She was knowledgeable, professional, and ALWAYS accessible! Anne went above and beyond! When listing my home she made me feel prepared. She shared her knowledge and insight helping me to make the necessary repairs to my home, and offered suggestions that made my home much more appealing. I am happy to say she sold my home above asking price. Selling a home can be stressful, but Anne made it seamless.

Anne also helped me to purchase my new home. She was able to show me houses on very short notice and was willing to work around my schedule. When we found "the house" she successfully negotiated the asking price, and we were able to close quickly. If you are looking for a hardworking, compassionate, and knowledgeable realtor, choose Anne!

-Buyer & Seller Client

This pamphlet describes your legal rights in dealing with a real estate broker or salesperson. Please read it carefully before signing any documents.

SECTION 1. **Definitions.** Defines the specific terms used in the law.

SECTION 3. Duties of a Licensee Generally. Prescribes the duties that are owed by all licensees, regardless of who the licensee represents. Requires disclosure of the licensee's agency relationship in a specific transaction.

SECTION 5. Duties of a Buyer's Agent. Prescribes the additional duties of a licensee representing the buyer or tenant only.

SECTION 7. Duration of Agency Relationship. Describes when an agency relationship begins and ends. Provides that the duties of accounting and confidentiality continue after the termination of an agency relationship.

SECTION 9. Vicarious Liability. Eliminates the common law liability of a party for the conduct of the party's agent or subagent, unless the agent or subagent is insolvent. Also limits the liability of a broker for the conduct of a subagent associated with a different broker.

SECTION 11. Interpretation. This law replaces the fiduciary duties owed by an agent to a principal under the common law, to the extent that it conflicts with the common law.



SECTION 1

DEFINITIONS.

Unless the context clearly requires otherwise, the definitions in this section apply throughout this chapter.

(1) "Agency relationship" means the agency relationship created under this chapter or by written agreement between a licensee and a buyer and/or seller relating to the performance of real estate brokerage services by the licensee.

(2) "Agent" means a licensee who has entered into an agency relationship with a buyer or seller.

(3) "Business opportunity" means and includes a business, business opportunity, and goodwill of an existing business, or any one or combination thereof.

(4) "Buyer" means an actual or prospective purchaser in a real estate transaction, or an actual or prospective tenant in a real estate rental or lease transaction, as applicable.

(5) "Buyer's agent" means a licensee who has entered into an agency relationship with only the buyer in a real estate transaction, and includes sub-agents engaged by a buyer's agent.

(6) "Confidential information" means information from or concerning a principal of a licensee that:

- (a) Was acquired by the licensee during the course of an agency relationship with the principal;
- (b) The principal reasonably expects to be kept confidential;
- (c) The principal has not disclosed or authorized to be disclosed to third parties;
- (d) Would, if disclosed, operate to the detriment of the principal; and
- (e) The principal personally would not be obligated to disclose to the other party.

(7) "Dual agent" means a licensee who has entered into an agency relationship with both the buyer and seller in the same transaction.

(8) "Licensee" means a real estate broker, associate real estate broker, or real estate salesperson, as those terms are defined in chapter 1885 RCW.

(9) "Material fact" means information that substantially adversely affects the value of the property or a party's ability to perform its obligations in a real estate transaction, or operates to materially impair or defeat the purpose of the transaction. The factor suspicion that the property, or any neighboring property, is or was the site of a murder, suicide or other death, rape or other sex crime, assault or other violent crime, robbery or burglary, illegal drug activity, gang-related activity, political or religious activity, or other act, occurrence, or use not adversely affecting the physical condition of or title to the property is not a material fact.

(10) "Principal" means a buyer or a seller who has entered into an agency relationship with a licensee.

(11) "Real estate brokerage services" means the rendering of services for which a real estate license is required under chapter 1885 RCW.

(12) "Real estate transaction" or "transaction" means an actual or prospective transaction involving a purchase, sale, option, or exchange of any interest in real property or a business opportunity, or a lease or rental of real property. For purposes of this chapter, a prospective transaction does not exist until a written offer has been signed by at least one of the parties.

(13) "Seller" means an actual or prospective seller in a real estate transaction, or an actual or prospective landlord in a real estate rental or lease transaction, as applicable.

(14) "Seller's agent" means a licensee who has entered into an agency relationship with only the





seller in a real estate transaction, and includes subagents engaged by a seller's agent.

(15) "Subagent" means a licensee who is engaged to act on behalf of a principal by the principal's agent where the principal has authorized the agent in writing to appoint subagents.

SECTION 2

RELATIONSHIPS BETWEEN LICENSEES AND THE PUBLIC.

(1) A licensee who performs real estate brokerage services for a buyer is a buyer's agent unless the:

- (a) Licensee has entered into a written agency agreement with the seller, in which case the licensee is a seller's agent;
- (b) Licensee has entered into a subagency agreement with the seller's agent, in which case the licensee is a seller's agent;
- (c) Licensee has entered into a written agency agreement with both parties, in which case the licensee is a dual agent;
- (d) Licensee is the seller or one of the sellers; or
- (e) Parties agree otherwise in writing after the licensee has complied with section 3(1)(f) of this act.

(2) In a transaction in which different licensees affiliated with the same broker represent different parties, the broker is a dual agent and must obtain the written consent of both parties as required under section 6 of this act. In such a case, each licensee shall solely represent the party with whom the licensee has an agency relationship, unless all parties agree in writing that both licensees are dual agents.

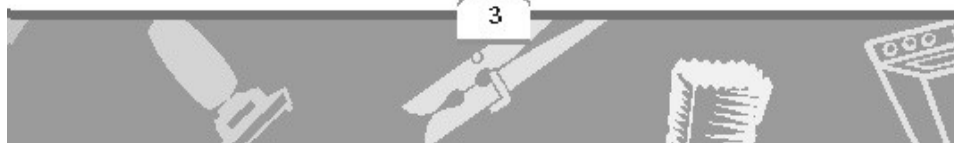
(3) A licensee may work with a party in separate transactions pursuant to different relationships, including, but not limited to, representing a party in one transaction and at the same time not representing that party in a different transaction involving that party, if the licensee complies with this chapter in establishing the relationships for each transaction.

SECTION 3

DUTIES OF A LICENSEE GENERALLY.

(1) Regardless of whether the licensee is an agent, a licensee owes to all parties to whom the licensee renders real estate brokerage services the following duties, which may not be waived:

- (a) To exercise reasonable skill and care;
- (b) To deal honestly and in good faith;
- (c) To present all written offers, written notices and other written communications to and from either party in a timely manner, regardless of whether the property is subject to an existing contract for sale or the buyer is already a party to an existing contract to purchase;
- (d) To disclose all existing material facts known by the licensee and not apparent or readily ascertainable to a party; provided that this subsection shall not be construed to imply any duty to investigate matters that the licensee has not agreed to investigate;
- (e) To account in a timely manner for all money and property received from or on behalf of either party;
- (f) To provide a pamphlet on the law of real estate agency in the form prescribed in section 13 of this act to all parties to whom the licensee renders real estate brokerage services, before the party signs





an agency agreement with the licensee, signs an offer in a real estate transaction handled by the licensee, consents to dual agency, or waives any rights, under section 2(1)(e), 4(1)(e), 5(1)(e), or 6(2)(e) or (f) of this act, whichever occurs earliest; and

(g) To disclose in writing to all parties to whom the licensee renders real estate brokerage services, before the party signs an offer in a real estate transaction handled by the licensee, whether the licensee represents the buyer, the seller, both parties, or neither party. The disclosure shall be set forth in a separate paragraph entitled "Agency Disclosure" in the agreement between the buyer and seller or in a separate writing entitled "Agency Disclosure."

(2) Unless otherwise agreed, a licensee owes no duty to conduct an independent inspection of the property or to conduct an independent investigation of either party's financial condition, and owes no duty to independently verify the accuracy or completeness of any statement made by either party or by any source reasonably believed by the licensee to be reliable.

SECTION 4

DUTIES OF A SELLER'S AGENT.

(1) Unless additional duties are agreed to in writing signed by a seller's agent, the duties of a seller's agent are limited to those set forth in section 3 of this act and the following, which may not be waived except as expressly set forth in (e) of this subsection:

- (a) To be loyal to the seller by taking no action that is adverse or detrimental to the seller's interest in a transaction;
- (b) To timely disclose to the seller any conflicts of interest;

(c) To advise the seller to seek expert advice on matters relating to the transaction that are beyond the agent's expertise;

(d) Not to disclose any confidential information from or about the seller, except under subpoena or court order, even after termination of the agency relationship; and

(e) Unless otherwise agreed to in writing after the seller's agent has complied with section 3(1)(f) of this act, to make a good faith and continuous effort to find a buyer for the property; except that a seller's agent is not obligated to seek additional offers to purchase the property while the property is subject to an existing contract for sale.

(2) (a) The showing of properties not owned by the seller to prospective buyers or the listing of competing properties for sale by a seller's agent does not in and of itself breach the duty of loyalty to the seller or create a conflict of interest.

(b) The representation of more than one seller by different licensees affiliated with the same broker in competing transactions involving the same buyer does not in and of itself breach the duty of loyalty to the sellers or create a conflict of interest.

SECTION 5

DUTIES OF A BUYER'S AGENT.

(1) Unless additional duties are agreed to in writing signed by a buyer's agent, the duties of a buyer's agent are limited to those set forth in section 3 of this act and the following, which may not be waived except as expressly set forth in (e) of this subsection:

- (a) To be loyal to the buyer by taking no action that is adverse or detrimental to the buyer's interest in a transaction;
- (b) To timely disclose to the buyer any conflicts of interest;





(c) To advise the buyer to seek expert advice on matters relating to the transaction that are beyond the agent's expertise;

(d) Not to disclose any confidential information from or about the buyer, except under subpoena or court order, even after termination of the agency relationship; and

(e) Unless otherwise agreed to in writing after the buyer's agent has complied with section 3(1)(f) of this act, to make a good faith and continuous effort to find a property for the buyer, except that a buyer's agent is not obligated to:

(i) seek additional properties to purchase while the buyer is a party to an existing contract to purchase; or

(ii) show properties as to which there is no written agreement to pay compensation to the buyer's agent.

(2) (a) The showing of property in which a buyer is interested to other prospective buyers by a buyer's agent does not in and of itself breach the duty of loyalty to the buyer or create a conflict of interest.

(b) The representation of more than one buyer by different licensees affiliated with the same broker in competing transactions involving the same property does not in and of itself breach the duty of loyalty to the buyers or create a conflict of interest.

SECTION 6

DUTIES OF A DUAL AGENT.

(1) Notwithstanding any other provision of this chapter, a licensee may act as a dual agent only with the written consent of both parties to the transaction after the dual agent has complied with section 3(1)(f) of this act, which consent must include a statement of the terms of compensation.

(2) Unless additional duties are agreed to in writing signed by a dual agent, the duties of a dual agent are limited to those set forth in section 3 of this act and the following, which may not be waived except as expressly set forth in (e) and (f) of this subsection:

(a) To take no action that is adverse or detrimental to either party's interest in a transaction;

(b) To timely disclose to both parties any conflicts of interest;

(c) To advise both parties to seek expert advice on matters relating to the transaction that are beyond the dual agent's expertise;

(d) Not to disclose any confidential information from or about either party, except under subpoena or court order, even after termination of the agency relationship;

(e) Unless otherwise agreed to in writing after the dual agent has complied with section 3(1)(f) of this act, to make a good faith and continuous effort to find a buyer for the property, except that a dual agent is not obligated to seek additional offers to purchase the property while the property is subject to an existing contract for sale; and

(f) Unless otherwise agreed to in writing after the dual agent has complied with section 3(1)(f) of this act, to make a good faith and continuous effort to find a property for the buyer, except that a dual agent is not obligated to:

(i) Seek additional properties to purchase while the buyer is a party to an existing contract to purchase; or

(ii) show properties as to which there is no written agreement to pay compensation to the dual agent.

(3)(a) The showing of properties not owned by the seller to prospective buyers or the listing of competing properties for sale by a dual agent does not in and of itself constitute action that is adverse or detrimental to the seller or create a conflict of interest.





(b) The representation of more than one seller by different licensees affiliated with the same broker in competing transactions involving the same buyer does not in and of itself constitute action that is adverse or detrimental to the sellers or create a conflict of interest.

(4)(a) The showing of property in which a buyer is interested to other prospective buyers or the presentation of additional offers to purchase property while the property is subject to a transaction by a dual agent does not in and of itself constitute action that is adverse or detrimental to the buyer or create a conflict of interest.

(b) The representation of more than one buyer by different licensees affiliated with the same broker in competing transactions involving the same property does not in and of itself constitute action that is adverse or detrimental to the buyer or create a conflict of interest.

SECTION 7

DURATION OF AGENCY RELATIONSHIP.

(1) The agency relationships set forth in this chapter commence at the time that the licensee undertakes to provide real estate brokerage services to a principal and continue until the earliest of the following:

- (a) Completion of performance by the licensee;
- (b) Expiration of the term agreed upon by the parties;
- (c) Termination of the relationship by mutual agreement of the parties; or
- (d) Termination of the relationship by notice from either party to the other. However, such a termi-

nation does not affect the contractual rights of either party.

(2) Except as otherwise agreed to in writing, a licensee owes no further duty after termination of the agency relationship, other than the duties of:

- (a) Accounting for all moneys and property received during the relationship; and
- (b) Not disclosing confidential information.

SECTION 8

COMPENSATION.

(1) In any real estate transaction, the broker's compensation may be paid by the seller, the buyer, a third party, or by sharing the compensation between brokers.

(2) An agreement to pay or payment of compensation does not establish an agency relationship between the party who paid the compensation and the licensee.


(3) A seller may agree that a seller's agent may share with another broker the compensation paid by the seller.

(4) A buyer may agree that a buyer's agent may share with another broker the compensation paid by the buyer.

(5) A broker may be compensated by more than one party for real estate brokerage services in a real estate transaction, if those parties consent in writing at or before the time of signing an offer in the transaction.

(6) A buyer's agent or dual agent may receive compensation based on the purchase price without breaching any duty to the buyer.





(7) Nothing contained in this chapter negates the requirement that an agreement authorizing or employing a licensee to sell or purchase real estate for compensation or a commission be in writing and signed by the seller or buyer.

SECTION 9

VICARIOUS LIABILITY.

(1) A principal is not liable for an act, error, or omission by an agent or subagent of the principal arising out of an agency relationship:

(a) Unless the principal participated in or authorized the act, error, or omission; or

(b) Except to the extent that:

(i) The principal benefited from the act, error, or omission; and

(ii) the court determines that it is highly probable that the claimant would be unable to enforce a judgment against the agent or subagent.

(2) A licensee is not liable for an act, error, or omission of a subagent under this chapter, unless the licensee participated in or authorized the act, error or omission. This subsection does not limit the liability of a real estate broker for an act, error, or omission by an associate real estate broker or real estate salesperson licensed to that broker.

SECTION 10

IMPUTED KNOWLEDGE AND NOTICE.

(1) Unless otherwise agreed to in writing, a principal does not have knowledge or notice of any facts known by an agent or subagent of the principal that are not actually known by the principal.

(2) Unless otherwise agreed to in writing, a licensee does not have knowledge or notice of any facts known by a subagent that are not actually known by the licensee. This subsection does not limit the knowledge imputed to a real estate broker of any facts known by an associate real estate broker or real estate salesperson licensed to such broker.

SECTION 11

INTERPRETATION.

This chapter supersedes only the duties of the parties under the common law, including fiduciary duties of an agent to a principal, to the extent inconsistent with this chapter. The common law continues to apply to the parties in all other respects. This chapter does not affect the duties of a licensee while engaging in the authorized or unauthorized practice of law as determined by the courts of this state. This chapter shall be construed broadly.

The Buying Process

1. Pre approved with a qualified lender: We have referrals of people that we work with on a regular basis that we trust but we encourage you to do your own research to find one that fits with your needs.

2. House hunt to find the perfect home for YOU: We will begin looking at homes and we want to make sure you are a ready buyer with your pre approval letter in hand ready to write an offer to make certain we are competitive and appeal to the sellers.

3. Writing the offer: The purchase and sale agreement can be a lengthy document be sure to ask to see a copy before hand so you can review in case you have questions. Each offer may differ dependent upon the situation and we will attach appropriate addenda to the Purchase agreement to make sure you are protected through out the agreement.

4. Mutual Acceptance: Once our offer is accepted you will be introduced to the rest of my team that will help keep us on task with our timelines for inspections and appraisals that will be necessary to get the final approval on your loan.

5. Closing: Please keep in mind signing, closing and possession are 3 different dates in WA state. First we will “sign” the closing documents, within 24 hours we will “close” and title will transfer and then by 9pm that night you will get keys and “possession”. This is another part of the transaction that is very important and we refer to our closing team but we encourage you to do your own research when selecting a closing team. All of these dates and timeframes vary in each transaction.



Buyer Ready / Ready Buyer

What would happen to the real estate market if demand were to outgrow supply? What would happen to your buying power if interest rates were to increase above today's historic low?

Being ready as a home purchaser will minimize the negative impacts of both these probabilities, assuring you are given the highest consideration by the property seller and the highest probability of success.

**We recognize we are successful only when
our clients and customers are.**

Be READY; maximize / insure your home buying success.

Be properly represented: Agency disclosure and exclusive buyer agency

Be Pre-Approved: Pre Approval not Pre-Qualified

Be market savvy: Understand current market conditions and trends

Be aware of the process: Review in advance the forms and procedures you'll use

Be aware of your responsibilities: Representations, inspections, warranties and financing

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Closing Costs

Buyer Closing Costs:

When a buyer applies for a loan, lenders are required to provide them with a good-faith estimate of their closing costs. The fees vary according to several factors, including the type of loan they apply for and the terms of the purchase agreement. Likewise, some of the closing costs, especially those associated with the loan applications, are actually paid in advance. Some typical buyer closing costs include:

- The down payment
- Loan fees (points, application fee, credit report)
- Prepaid interest
- Inspection fees
- Appraisal
- Mortgage insurance (typically 1 years premium plus an escrow of 2 months
- Hazard insurance (typically 1 years premium plus an escrow of 2 months
- Escrow services
- Title insurance
- Recording Fees on the notes

Seller Closing Costs

If the seller has not yet paid for the house in full, the seller's most important closing cost is satisfying the remaining balance of their loan. Before the date of closing, the escrow officer will contact the seller's lender to verify the amount needed to close out the loan. Then, along with any other fees, the original loan will be paid for at the closing before the seller receives any proceeds from the sale. Other seller closing costs can include:

- Broker's commission
- Excise / Transfer taxes
- Documentary Stamps on the deed
- Title insurance
- Escrow Services
- Property taxes (prorated)

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Closing Costs (continued)

Negotiating Closing Costs

In addition to the sales price, buyers and sellers frequently include closing costs in their negotiations. For example, if a buyer is particularly nervous about the condition of the plumbing, the buyer may request the seller agree to pay for the house inspection.

Likewise, a buyer may want to save on up-front expenditures, and so agree to pay the seller's full asking price in return for the seller paying all the allowable closing costs. There's no right or wrong way to negotiate closing costs; just be sure all the terms are written down on the purchase agreement.

Proration

At the time of closing, certain costs are often prorated (or distributed) between buyer and seller. The most common proration is for property taxes. Property taxes are typically paid at a different time of year than the closing of the sale, for the year they were assessed.

PREFERRED LENDER

Anne Watkins



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CALIBER
HOME LOANS

Brent Moody

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Gig Harbor, WA 98335

253.381.4067

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***Hiring a lender is an independent choice by the consumer. This is a referral based on a business relationship. We advise all clients to interview more than one lender.**



There is nothing more gratifying than to see what happens on someone's face when I've provided them with my professional real estate service.

My late husband was in the Army and paid the ultimate sacrifice for our great country. I have 2 children currently serving in the United States Navy. I respect and love our military with my whole heart.

Purchasing a home is the American dream. I am here to provide the joy and happiness one has when they attain that dream. So whether this is your first home buying experience or 10th I'm here to take care of you.

If you're selling a home I will be at your service every step of the way to make it peaceful, easy and a smooth transition. I will do everything in my power to meet your home needs. I'm excited for your journey and I am looking forward to doing this together as partners. I will work tirelessly in our partnership to fulfill all your real estate needs. I want to thank you ahead of time for choosing me to serve you.

Blessings,
Anne Watkins
REALTOR

NOTES

House Name: _____

Address: _____

MLS#: _____

PROS	CONS

NOTES

House Name: _____

Address: _____

MLS#: _____

PROS	CONS

NOTES

House Name: _____

Address: _____

MLS #: _____

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