

PROPERTY INFORMATION PACKAGE



Morning Star @ Red Mountain, Rossland, B.C.

March 8, 2010

Dear Prospective Buyer:

Able Realty Corp. specializes in the FIRM and TIME DEFINED sale of real estate by COMPETITIVE BID. Able Realty Corp. would like to introduce you to this beautiful Luxury Condo Development.

Able Realty Corp. is committed to providing you with comprehensive information on each property that we sell. Our staff is readily available to assist you with any questions you may have regarding the property or the auction process.

Thank you for your interest in this property. We look forward to your participation in the auction.

Sincerely,
Dan Bouchard,
Able Realty Corp
Auctioneers who know real estate

PROPERTY DESCRIPTION

4 Morning Star Luxury Condos @ Red Mountain, Rossland, B.C.

Unit 203 Unreserved to be sold to the highest bidder!

Auction to be held On-Site, Saturday, March 13th 3 p.m.

Four of the Best Units in the Development!

Unit 203 - 3 Bedroom & Den 2060 Sq. Ft.

Strata Fees: \$392.00 2009 Taxes \$5,557.43

Unit 301 - 3 Bedroom & Den 2040 Sq. Ft.

Strata Fees \$385.72 2009 Taxes \$5,514.00

Unit 305 - 2 Bedroom & Den 1700 Sq. Ft.

Strata Fees \$319.51 2009 Taxes \$4,741.00

Spectacular Penthouse Unit 401 - 3 Bedroom & Den 2675 Sq. Ft.
plus 500 Sq. Ft. Loft.

Strata Fees \$487.77 2009 Taxes \$6,999.00

These luxury condos are the best of the best and located only 5 mins from Rossland at Red Mountain Resort – A premiere ski and vacation area in Western Canada. Loaded with features these spacious and stunning condos have generous mountain views, elegant furnishings and millwork and natural granite floor to ceiling fireplaces with wood mantels. Perfect for entertaining, the modern kitchens with granite countertops and solid wood cabinets include 5 stainless steel appliances. Huge living and dining areas and large bedrooms that boast spacious walk in closets and marble en-suites with showers, soaker tubs and double vanities. High ceilings and silent floor systems and extra thick drywall and sound batting make the units very quiet. Central heating with optional air conditioning. Electrically heated concrete decks with hot tubs and natural gas BBQ leads. Large storage lockers inside the extra high, heated, under ground garage for maximum comfort and space. Western Cedar & natural granite siding, fir beams, high quality aluminum clad wood windows and doors, heated driveway and walkway entrances, in ground sprinkler systems and maintenance free landscaping.

Ski in - ski out. The best of the best!

FEATURES

Special building loaded with features. Large storage lockers just inside the garage entrance makes for easy storage of skis and outdoor gear. The very large underground garage has very tall headroom and can accommodate the largest of SUV with Thule box on top. The garage is heated for maximum comfort and all owners get one parking space included and two for the penthouse units. The Penthouse units also get an extra large storage room in the underground garage in addition to the equipment locker. The building has top quality finishes, including specially treated western Cedar siding, shingles and Board and batten siding. There is a lot of natural granite siding complimented by big 12 x 12 fir beams supporting canopies and decks. Aluminum clad wood windows and doors are high quality and long lasting. Common areas inside are finished with very high quality trim and carpets.

The building is very well built and silence is golden. There is a lot of soundproofing in the building to ensure your quiet enjoyment of your unit. Building design and mechanical elements makes for a very reasonable maintenance fee each month. Individual units have separate metered gas and electric. Building is hard wired for central distribution of low cost, high quality Internet throughout the building. Easy to care for outdoor elements include heated driveway entrance and walkway entrance. No hand shovelling required. Also fully sprinklered grounds and carefully planned landscaping require little or no maintenance. Easy 300 yard walk to lifts and ski back to garage door where you drop your skis a few feet away.

Special features in each unit include a very special mechanical system that features central heat and allows for the installation of central air conditioning. Each unit has an instant hot water heater for endless hot water supply and yet extreme efficiency when you are not around. The same hot water is run through the central air handler for unit heat which maximizes efficiency. In addition each unit has a natural gas fireplace for additional heat and ambiance. All hard tile surfaces are electrically heated for maximum comfort. There is also and electrically heated concrete topping on all decks which makes it very cozy when stepping outside to enjoy the huge hot tubs on the incredibly spacious decks. The decks are all made of heavy fir timbers and natural fir decking overhead. Every Deck is equipped with a natural gas lead for easy BBQing.

In addition to the mechanical features the finishes are spectacular. Real granite faced floor to ceiling fireplaces with real wood hearths. Beautiful knotty alder solid wood doors throughout the unit matched to knotty alder trim and baseboard and Knotty alder kitchen and bathroom cabinets all stained in incredible finishes. The kitchen cabinets uppers are all extra high height. Carpeting, slate tile entrances, crema marfil marble tiling in all masters' suites and porcelain tile in all second bathrooms. All tile is trimmed with schluter trims that make them stand out even more.

High Ceilings and silent floor systems with extra thick drywall and sound batting are all used to make the units very quiet. Unique cork flooring in all kitchens are beautiful, comfortable and durable. Solid Granite counters in all kitchens and solid marble vanities in all bathrooms. Masters feature a gorgeous glassed in shower, separate soaker tubs, and double vanities. All finishes in the bathrooms are oil rubbed bronze. Mirrors are accented with cabinet matching knotty alder trim. Closets are huge and there are plenty of extra closets for extra storage. All entry's have a cloak room with bench seating. Laundry rooms feature full sized washers and dryers stacked for maximum space saving. Kitchen appliances are all stainless steel GE branded appliances. The range is gas and there has been an optional electrical outlet installed in case someone wants an electric range. Light fixtures are all designer style and matching throughout. Living and dining areas are huge and bedrooms and closets are ample in size. Windows are extra high and there has been a generous use of windows, especially in the living room areas. Morningstar is the ultimate in quality, comfort and style.

In addition to the features in the other units the penthouse suites have twenty four foot high ceilings in the living room with huge loft overlooking great room. Natural Fir timbers and decking exposed in living room and ceilings. Solid wood flooring throughout kitchen and living rooms. Huge living space. Real wood double sided fireplace in living room with massive floor to ceiling granite covered fireplace. Second gas fireplace in the den. Bigger kitchen. Bigger Deck and Hot tub. Double Master Suites with marble ensuite bathrooms. One master suite has full body sprays in shower and steam shower.

Welcome to Rossland!

This Alpine city is perfect....surrounded by natural beauty, clean mountain air, and a stress free life-style....and YOU can be a fulltime resident!

Rossland is located ½ way between Vancouver and Calgary and about 6k north of the US boarder and is easily accessible. There is daily service from Trail to Vancouver or a quick half hour drive will get you to the Castlegar airport. It's only 2.5 hrs from Spokane, Washington and 3 hours from Kelowna airports.

It's one of Canada's highest cities with annual snowfall of about 300" a year and a renowned reputation for powder skiing, producing some of Canada's best ski racers.

Although the mountains receive 300" of snow a year, the climate is quite mild with summer temperatures reaching hi's of 25* and low's of 11* in the summer. Rossland is often above the clouds and receives approximately 2000 hours of sunshine a year.

Rossland is a quickly growing and developing, close knit, friendly community with a passion for mountain living. This pristine mountain environment has endless recreational activities for young and old. Ranked in the top 10 expert ski resorts by Forbes Travel, this hidden jewel in B.C's Kootney Rockies offers back country tours, snow-mobiling, boarding, skiing and many more activities to keep you busy in the winter months. Hiking and biking over 150km of beginner to expert trails will get you moving for the rest of the year, or grab your clubs and choose one of 5 golf courses to practice your swing. Fishing? Plenty of it! Any time of year, from fly-fishing to ice fishing, the choice is yours, at any of the many rivers and lakes in the area. Rossland also boasts some of the best kayaking in the South Kootenays. Take in the museum and the gold mine tours of this historic mining town as well as the many events through out the year including the Rossland Mountain Film Festival and the Winter Carnival. There are many concerts and live theatre and many artists display their works around the community.

Rossland is a highly desirable and safe place to raise children and plant some roots. With increasing school enrolment and to make way for the Cook Ave School to become an elementary school, the Rossland Senior Secondary school opened its doors. It was voted, in 2003, by McLean's magazine as one of the top 3 overall schools in Canada. In 2005 it started a Sports Academy Program, which now includes alpine skiing, free skiing, snowboarding and classical dance.

The ever-growing business community provides all the products and services you will need. From accounting and bookkeeping to health and wellness, bed and breakfasts to lodges and inns, culinary fine dining to your favourite ice cream, pet supplies, home furnishing and décor and locally owned boutiques – it's all here. With continuing developments, investment opportunities and new and imaginative business ventures, moving you and your business to Rossland can be more successful than you ever dreamed.

What are you waiting for? Make the move.

DISCLAIMER

Be advised that the information contained herein is to the best knowledge of the provider or was compelled from Public Information. This information is provided to you without warranties or

representations of any kind and the property is offered as is and where is with all faults, and that no warranties or representations are made in connection with the property whatsoever.

BIDDING INFORMATION

The auction of this piece of Real Estate will take place in the same manner in which you would expect to bid on a piece of personal property. The Auctioneer will move at a slower pace to ensure that every person clearly understands the amount of the previous bid. ***You will have the opportunity to bid as many times as you like and upon conclusion, the highest bidder will be declared the buyer of unit #203 and unit's 301, 305 and 401 subject to the approval of the Seller. The Auctioneer's decision is final.***

WHAT HAPPEN'S NEXT?

1. There is no minimum opening bid.
2. An irrevocable deposit of \$10,000.00 will be required from the successful bidder immediately following the auction. The deposit must be in the form of a Bank Draft made payable to Able Realty Corp "In Trust". The deposit to be increased to 10% of the purchase price within 10 days. There is no charge to register for the auction.
3. Closing will be April 13th 2010 and possession will be April 14th 2010.
4. No conditions may be added to the agreement by the Buyer either at the auction or otherwise.
5. The Buyers' lawyer will be allowed until 1 week prior to closing to inspect title.

PROCEDURES & TERMS

1. All bidders and others attending the Auction agree that they have read and fully understand these terms and agree to be bound thereby. These terms are in addition to any other posted information, if any.
2. **Registration** for the Real Estate Auction will begin at 1 pm the day of sale at the Property Unit # 401 – Morningstar @ Red Mountain, Rossland, B.C. Anyone interested in bidding must register prior to the Auction and obtain a bidding card. A bank draft or Certified Cheque in the amount of \$10,000.00 made out to Able Realty Corp “In Trust” is required to register, to be returned immediately after the event if you are not the successful bidder. There is no charge for registering.
3. **Unit # 203** will be sold unreserved to the highest bidder. Unit’s # 301, 305 and 401 will be sold subject to “Seller Confirmation”.
4. **All announcements** by the Auctioneer and/or the Seller at commencement if the Auction will take precedence over any previously printed material or any other oral statements made by anyone employed by, representing, or associated with the Auctioneers.
5. **Questions** will be entertained only prior to the commencement of the Auction proceedings. Please see a bid assistant for questions during the sale itself.
6. If any dispute arises between and among bidders, the decision of the Auctioneer shall be final and absolute.
7. The Auctioneers reserve the right to reject any or all bids and reserve the right to bid on behalf of an absentee bidder. The existence of absentee bidders, if any, will be disclosed at the beginning of the auction.
8. **Agency:** the Buyer acknowledges that the Auctioneer represents the Seller and that the payment of this premium **does not** constitute a relationship **of dual agency**.
9. **Broker Participation:** A commission will be paid by the Auction Company to the licensed Real Estate Broker whose prospect successfully closes on the property. The Broker/Agent must call for and complete a Memorandum of Understanding prior to the published viewing date(s), which are available through the Auctioneers New Westminster office at (604) 526-9998
10. **Closing Costs:** The Buyer will incur all standard closing costs, as would be the case through any Purchase of Real Estate in the Province of British Columbia.
11. **Pre-Auction Offers:** Under the Real Estate and Business Brokers Act, Able Realty Corp. is legally bound to bring forth any and all offers to the Seller at any time they are presented. Although we endeavor not to encourage pre-auction offers unless they are exceptional, we are obligated to present all offers made, regardless of when, or how, or from whom they arrive. If a pre-auction offer is drafted by any party it must provide for a 48-hour irrevocable period. The terms of all pre-auction offers will become public information and be immediately disclosed to all interested parties who had expressed intent to bid on the property at the auction. Although an auction event is always the intent of an Able Realty Corp’s auction listing, the ultimate goal is to sell the property for a price satisfactory to the Seller. If the property is sold by the Seller prior to the auction, the Auctioneers will provide appropriate notice to those parties who expressed intent to bid.

STEPS TO BUYING PROPERTY AT AUCTION

VIEW THE PROPERTY

All of the properties that we offer for sale are available for viewing at one or more pre-set open house times. The properties are available for public inspection during each open house period. Some properties will be available for public viewing with no appointment required while others will require that you make an appointment. If an appointment is required, this will be announced clearly on the sign, brochures, newspaper ads and web site. If you aren't available to view the property on any of the pre-established open house dates, we'd be pleased to arrange alternate viewing times for all qualified candidates.

REQUEST A PROPERTY INFORMATION PACKAGE

If you have some interest in bidding on a property, make sure that you get a Property Information Package from the Auction Company. Most of the Property Information is listed on the Internet, but the complete package including surveys and other drawings, financial information, detailed contracts, vendor disclosure statements, etc. can only be obtained at an open house, or by contacting the Auction Company to request one be mailed to you. You may not bid on a property at an Able Auction until you have signed that you have received, read and understand the property information package.

DO YOUR DUE DILLIGENCE

Feel free to hire a building inspector or real estate appraiser before auction day to inspect the property that you intend to bid on so you can be confident about your buying decision. We'll make special arrangements to have your inspector study the property. Ask lots of questions before auction day about the property and or business that you intend to bid on. Acquire an understanding of the value of properties in the neighborhood, community, city or region that the property is located in. Feel free to have your lawyer review the Property Information Package. Able represents the Seller of the property exclusively. If you'd like exclusive buyer representation, you need to hire a buyer broker, or your lawyer, just like on any other regular real estate transaction.

ARRANGE FINANCING

When Able sells a property, it is for cash, with no conditions and typically closing in 30 days. This means that you will not be permitted to bid on a conditional basis. You must know prior to bidding that you are pre-approved for a mortgage from a bank or other financing source, or that you have the cash in hand. If you require financing assistance, speak with an Able representative and we'll do our best to assist you.

Once in a while when dealing with large family trusts, commercial properties and/or business, a vendor financing option is offered. If this is the case, the financing option is clearly published on all property marketing materials.

When speaking with your lender about financing, always present him/her with the complete property information package. This will have all of the pertinent information that they will require to pre-approve you, less the price. If your lender forces you to put a price on the property, tell your lender the highest amount you'd be prepared to pay for the property and see if you can get approved. If you can get approved at your highest price, then you know you can pay any number less than your approved number and perhaps just a little more, if you have to.

SPEAK WITH THE AUCTION COMPANY

Being honest with Auction Company representatives about your level of interest in the property will increase your chances of buying the property. Most properties sold by Able are sold subject to confirmation, giving the Seller 48 hours to accept or reject the bid. Based on this premise, we sell almost every property (well over 90%) that we market through the auction process. During the auction of any asset, a Seller has a price in mind of what he'd like to sell for and a Buyer has a price in mind of what he'd like to buy for. As a buyer, by being honest with the auction representatives about your level of interest in the property, we can pre-prepare the Seller for the actual sale result several days prior to the auction, therefore increasing your chances of buying the property for your price.

UNDERSTANDING THE SELLER

As a Buyer you should understand the Seller's level of motivation. In the case of an Able auction, our Sellers are always clear in their intentions to sell. At Able we select our customers carefully. Our Seller's aren't just giving the process a shot. Our Sellers have made substantial financial investments in the marketing effort and in preparing due diligence information for the sale. For smaller properties this may be an investment of fewer than ten thousand dollars. For large and/or extraordinary properties requiring national and/or international exposure, this marketing investment may be tens of thousands, or hundreds of thousands of dollars. Either way, large property or small property, the Seller is demonstrating a higher commitment level to selling. Certainly a commitment to sell far beyond the act of hiring a local agent, driving a for sale sign in the front lawn and placing the listing in an MLS book.

REGISTER TO BID

Prior to any bids being accepted by the Auctioneer, you must be register to bid for the property. For a live auction, Able will require you to sign a bid certification that states that you have received, read completely and understand without question the Property Information Package. You may register to bid on the property at an open house, at our offices, by fax, or in person at the registration desk just prior to the live auction. For some properties a deposit is due upon registration and for other properties, there is no deposit requirement at registration. This will be made clear in the Property Information Package. For a Fax Bid or Two Bid auction and other electronic types of auctions conducted by Able, a written bid is required along with the bid certification. In this case your registration would not be accepted without a written bid. This information would be made clear in the Property Information Package.

DEPOSIT REQUIREMENTS

Make sure that you have the required deposit amount accessible upon short notice, or on hand. Some auctions require a certified deposit with registration prior to the auction. Some auctions only require a deposit from the high bidder immediately following the auction and contract signing. Sometimes this amount needs to be certified and other times it does not. The deposit terms are always listed clearly in the Property Information Package. Make sure you read the deposit terms and ask an auction representative if you are not clear what the requirements are.

BIDDING PLAN

Assuming you have some understanding of the property's value and a clear understanding of what you are prepared to pay for the property, don't be afraid to open the bidding at the auction with a strong beginning bid. One of the hardest parts of the auction for the Auctioneer is getting the 1st bid. By being the first bidder with a strong opening bid you will command respect from the Auctioneer right from the beginning of the auction. Most people at an auction will value the property similarly. However, the buyer is the 1st person to that number on that day. Further, your strong opening bid will set the pace of the auction quickly and others bidding against you may be intimidated by your bidding strategy.

BID ASSISTANTS

You will see bid assistants at all Able real estate auctions. These people are there to answer your questions during the auction and to assist you with bidding. If you are unsure where the bid is or what the auctioneer is asking for, any bid assistant can help you. Don't be afraid of these people, they are just at the auction to help you.

ENDING THE AUCTION

Following the auction, if you are the high bidder, you will immediately sign the agreements of purchase and sale and provide a deposit for the specified amount if one was not due upon registration. In a confirmation auction, if the property has not already been declared sold to you, the Seller has (typically) 48 hours to accept or reject your written offer. With Able, 95% of the time the property gets sold as a result of the auction.

BUYING REAL ESTATE AT AUCTION: TIPS, TOOLS and TRUTHS

Today, more North American real estate is being bought through auction than ever before. The reasons are simple: it's quick, efficient and effective. Even the US National Association of Realtors promotes it as an effective sales and marketing tool to its more than one million members.

CURRENT STATISTICS

Statistics produced through a research survey commissioned by the National Auctioneers Association show that in 2008, auctions of residential real estate, and commercial/industrial real estate had estimated gross sales revenues of \$15.1 billion. And auctions of land and agricultural real estate topped that at \$26.8 billion in estimated gross sales revenue.

In terms of growth, these three real estate areas all saw tremendous growth in 2008. The most rapid growth was seen in land and agricultural real estate auctions, which had a 14.7% increase in gross sales revenue when compared to 2007. Residential real estate auctions weren't far behind in growth either – they had a 14.1% increase in gross sales revenue over 2007 figures. Commercial and industrial real estate auctions grew by 11.1%. These are some really impressive figures!

ADVANTAGES OF BUYING REAL ESTATE THROUGH THE AUCTION METHOD

What are the advantages of buying real estate through auction? Well, they are varied and vast –

Quick Turnaround Time: Probably the number one advantage is the quick turnaround time auctioneers offer. When you buy a home or property through auction, you do it in a day. The sale itself, the actual bidding, usually takes only a few minutes. You know within minutes whether or not your “offer” has been accepted.

No Negotiation Period: It's not only quick, it's also simple. You get in on the bidding and you know within minutes whether or not you have outbid others. There are no negotiations. With the traditional real estate sales method, it sometimes takes days to know whether or not your offer has been accepted, or whether you'll be receiving a counter-offer. Sometimes this process of negotiation can take days or even weeks to come to an agreement or in the end, not come to one at all.

Buyers Know They Are Competing Fairly Against Other Buyers: At an auction, you make a bid and you hear and see what others are bidding. You can then decide if you want to “outbid” them or bow out. The point is you always know what other parties are offering. In a traditional real estate scenario, you usually have no idea what other offers have been made. This makes it harder to then make your own offer because you don't know what to compare it to and what kind of offer to make.

Buyers Determine the Purchase Price: As the bidder, you determine what you think the property or home is worth and then you make that bid. There's no haggling with a realtor or homeowner over price.

Purchasing and Closing Dates are Known: It's as simple as that. Closing dates are generally set prior to the auction, or else immediately following the auction. You make a bid and buy the property that day. Closing is generally within 30 days of the sale.

Buyers Receive Comprehensive Information on the Property Through a Due Diligence Package: This is a standard process at all auctions. Upon registering for a bidder number, buyers receive a package of information and instructions pertaining to the property to be sold at the auction.

Opportunity for a Bargain Buy: With auctions, there is always the chance you will get a bargain on whatever is up for sale, even homes and property.

TYPES OF REAL ESTATE AUCTIONS

There are several types of real estate auctions that meet the needs of both buyers and sellers –

Absolute: This is an auction without reserve. This means the property will be sold to the highest bidder, regardless of price. The advantages of this method include high response or participation from the marketplace. Also, since the sale is guaranteed, excitement is high.

Minimum Bid Auction: During this type of real estate auction, the auctioneer accepts bids only at or above an advertised minimum price. The advantage for buyers is that they know up front that they will be bidding at or above that price.

Reserve: In this type of auction, the seller has the right to accept or reject any offer that falls below a confidential reserve price. The seller must accept any bid higher than the reserve price.

TIMELY TIPS

Some background work is necessary for people who want to buy real estate through the auction method. As with any property or goods, the buyer should thoroughly check out what they are buying. Attend the open house(s) set by the auctioneer to inspect the property, or arrange for a private showing. This is important because many times auction properties are sold “as is” with no implied warranties. If you need more information or have questions about something in the home, ask the auctioneer.

Be sure to familiarize yourself with the terms and conditions of the auction sale. The terms will clearly explain what is expected of the high bidder. Make sure you know what the deposit requirements are as well as the required settlement date. Thoroughly read your due diligence package.

Pre-qualify yourself or arrange for financing prior to the auction. There is never a mortgage contingency in a real estate auction. All auction sales are “cash” sales. That means that you must have the funds available or know that you have mortgage financing in place prior to the auction. It is always best to know what you can pay for the property before you bid, then you can bid with confidence. Many times the auction company can recommend lenders who can pre-qualify you at no cost.

If you are interested in bidding on a property but are unable to attend the sale itself, talk with the auctioneer about “absentee bidding”. Many auction groups offer this. It means that you can place your bid by telephone or through a written form prior to the auction. However, you must submit the required deposit in certified funds along with the completed Absentee Bid Form and the signed Real Estate Sales contract prior to the auction date.

Plan your strategy for bidding. Know what your limit will be (being sure to include the buyers premium). Then, bid aggressively – you can’t buy if you don’t bid!

Good luck and remember, if you have any questions at all, please do not hesitate to ask the Auctioneer or one of the bid assistants that are on hand on auction day.

BID CERTIFICATION

I acknowledge this is a confirmation auction and that my offer will be subject to the Seller's approval except for Unit # 203 which is to be sold Unreserved to the highest bidder.

By signing this certification and returning it to the offices of Able Realty Corp., or an employee thereof, **I hereby certify** that:

1. I acknowledge that I have received a complete bid package including the "Form B" Disclosure Statement.
2. I have read the auction rules and bidding format as set out by the Auctioneers and contained in the bid package, and that I completely understand them
3. I understand that the terms and rules of the auction will be strictly enforced and that there will be no exceptions.
4. I certify that I currently have sufficient funds to meet the "deposit" and "further sum" requirements as called for by the agreement of purchase and sale.
5. I have examined the proposed Contract of Purchase and Sale given to me as part of the property information package and understand that it is a legally binding contract and is not contingent upon financing or anything else.
6. I understand that if I am the successful Bidder, I will be required to sign the Contract of Purchase and Sale immediately upon notice of being the successful Bidder. I agree to complete and sign the Contract of Purchase and Sale immediately upon such transmitted notice.
7. I understand that the Auctioneers are working for the Seller and there is no relationship of dual agency.
8. I understand that the purchase price of the property will become public information immediately following the auction and that this information may be published.
9. I understand that my registration for this auction will not be accepted without providing an opening bid (on the space provided on this form) and that this constitutes an opening bid.

OPENING BID AMOUNT: \$ _____

BUYERS SIGNATURE:

PRINTED NAME:

WITNESS' SIGNATURE:

ADDRESS (BUYER):

PHONE (BUYER):
