

THE REAL ESTATE COUNCIL OF BRITISH COLUMBIA
IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
S.B.C. 2004, c. 42 as amended

AND

IN THE MATTER OF

OLIVE (O.J) JEANETTE GORRINGE
(137177)

AND

ANN LORENZ
(158036)

CONSENT ORDER

RESPONDENT:	Olive (O.J.) Jeanette Gorringer, Representative, O.J. Realty & Property Management Inc. Ann Lorenz, Representative, O.J. Realty & Property Management Inc.
DATE OF REVIEW MEETING:	December 6, 2017
DATE OF CONSENT ORDER:	December 6, 2017
CONSENT ORDER REVIEW COMMITTEE:	T. O'Grady, Chair L. Hrycan L. Sterritt
ALSO PRESENT:	G. Thiele, Director, Legal Services Jessica S. Gossen, Legal Counsel for the Real Estate Council

PROCEEDINGS:

On December 6, 2017, the Consent Order Review Committee ("Committee") resolved to accept the Consent Order Proposal ("COP") submitted by Olive (O.J.) Jeanette Gorringer and Ann Lorenz.

WHEREAS the COP, a copy of which is attached hereto, has been executed by Olive (O.J.) Jeanette Gorringer and Ann Lorenz.

NOW THEREFORE, the Committee having made the findings proposed in the attached COP, and in particular having found that Olive (O.J.) Jeanette Gorringer and Ann Lorenz committed professional misconduct within the meaning of section 35(1)(a) of the *Real Estate Services Act*, orders that:

1. Olive (O.J.) Jeanette Gorringer have her licence suspended for twenty – one (21) days;
2. Olive (O.J.) Jeanette Gorringer will not act as an unlicensed assistant during the time of her licence suspension;
3. Olive (O.J.) Jeanette Gorringer pay a discipline penalty to the Council in the amount of \$3,500.00 within ninety (90) days of the date of this Order;
4. Ann Lorenz be reprimanded;
5. Olive (O.J.) Jeanette Gorringer and Ann Lorenz, at their own expense, register for and successfully complete the Rental Property Management Remedial Education Course, as provided by Sauder School of Business at the University of British Columbia in the time period as directed by the Council; and
6. Olive (O.J.) Jeanette Gorringer and Ann Lorenz be jointly and severally liable to pay enforcement expenses of this Consent Order to the Council in the amount \$1,500.00 within sixty (60) days from the date of this Order.

If Olive (O.J.) Jeanette Gorringer or Ann Lorenz fails to comply with any term of this Order, the Council may suspend or cancel their licences without further notice to them, pursuant to sections 43(3) and 43(4) of the *Real Estate Services Act*.

Dated this 6th day of December, 2017, at the City of Vancouver, British Columbia.

ON BEHALF OF THE CONSENT ORDER REVIEW COMMITTEE


T. O'Grady, Chair
Consent Order Review Committee

Atch.

IN THE MATTER OF THE *REAL ESTATE SERVICES ACT*
S.B.C. 2004, c. 42 as amended

AND

IN THE MATTER OF

OLIVE (O.J.) JEANNETTE GORRINGE(137177)
AND
ANN LORENZ(158036)

CONSENT ORDER PROPOSAL BY OLIVE (O.J.) JEANNETTE GORRINGE AND ANN LORENZ

BACKGROUND AND FACTS

This Consent Order Proposal (the "Proposal") is made by Olive (O.J.) Jeanette Gorringer and Ann Lorenz to the Consent Order Review Committee ("CORC") of the Real Estate Council of British Columbia (the "Council") pursuant to section 41 of the *Real Estate Service Act* ("RESA").

For the purposes of the Proposal, Ms. Gorringer, Ann Lorenz and the Council have agreed upon the following facts:

1. Ms. Gorringer (137177) has been licensed as a representative since August 30, 2004.
2. Ms. Gorringer was at all relevant times licensed as a representative with O.J. Realty & Property Management Inc, ("O.J. Realty") and Total Concept Management & Realty Inc. ("Total Concept")
3. Ms. Lorenz has been licensed as a representative since January 12, 2010.
4. Ms. Lorenz was at all relevant times licensed as a representative with Total Concept Management & Realty Inc. ("Total Concept") and later with O.J. Realty & Property Management Inc. ("O.J. Realty").

File 13-198

5. On August 4, 2009, C.S. signed a rental property management service agreement for a property located at #2XX-87 South Island Highway, Campbell River (the "Property"), with Ms. Gorringer's previous brokerage, Total Concept. Ms. Gorringer was acting for C.S. as rental property manager for the property.
6. On or about December 1, 2009, Ms. Gorringer bought the property management portfolio of Total Concept which became licensed as a new brokerage, Total Concept Realty Inc. On

March 4, 2010, Ms. Gorringer was licensed with Total Concept (CmRvr), and then Total Concept Realty Inc. until November 28, 2012 when Ms. Gorringer opened O.J. Realty.

7. Due to this sale, C.S.'s rental property management service agreement was taken over by the succeeding brokerages.
8. Ms. Gorringer advised Council that she and her office made several attempts to get C.S. to sign an updated rental property management service agreement reflecting the change of brokerages managing the Property. Ms. Gorringer advised Council that she had received assurances from C.S. that C.S. would sign a service agreement with the brokerage but none was received. Ms. Gorringer continued to provide rental property management services to C.S. despite not having a written services agreement between C.S. and the succeeding brokerages and, in particular, with O.J. Realty.
9. On November 2, 2013, C.S. provided 30 days written notice to O.J. Realty terminating its services effective December 2, 2013.

File 15-391

10. On December 21, 2015, the Strata Council of Strata Plan V15xxx (the "Strata Council"), a 32 unit strata corporation located on Vancouver Island, filed a complaint with the Council.
11. The complaint related to conduct by Ms. Gorringer and Ann Lorenz, who were both licensed at that time with Total Concept Realty Inc. Ms. Lorenz is the sister of Ms. Gorringer, and was a tenant in a strata lot in the Strata owned by Ms. Gorringer. Ann Lorenz held a position on the Strata Council in 2010 to 2011 as a result of an assignment to Ann Lorenz of Ms. Gorringer's right to sit on Council.
12. On March 1, 2010, Ann Lorenz, entered into a three year Tenancy Agreement as the tenant of Ms. Gorringer's property. Ms. Gorringer executed the tenancy agreement on behalf of the brokerage. Ms. Gorringer owned the strata lot.
13. In a meeting of the Strata Council on November 13, 2010, while Ms. Gorringer was on Council, Ann Lorenz volunteered to stand for the Strata Council and as required by the Strata Property Act, Ms. Gorringer provided an assignment of her rights as owner of the strata lot to Ann Lorenz on February 1, 2011.
14. On January 23, 2011, Total Concept Realty Inc. entered into a strata management service agreement with the strata effective March 1, 2011. The Strata council was aware, at the beginning of the strata management service agreement that Ms. Gorringer had an ownership interest in the brokerage, Total Concept, and that Ms. Lorenz was a licensee with the firm. To the best of Ms. Lorenz's memory, she did not participate in discussions or the vote on the decision to retain Total Concept. She did however sign the agreement along with A.F. another Strata Council member by Ms. Gorringer and the managing broker for the brokerage. Ms. Gorringer was assigned to the strata as its agent by the brokerage.

15. On June 23, 2011, after an issue arose regarding Ms. Gorringer and the strata council, Ms. Gorringer sent a notice to all owners and the Strata Council, informing everyone that she was resigning from her position as strata manager. Ms. Gorringer stated that her resignation was due to ongoing differences in opinions with respect to processes, work projects, and requests. The managing broker of Total Concept took over as strata manager.
16. At the Annual General Meeting of the strata in November 2011, it was recorded that the managing broker of Total Concept was the strata manager and Ms. Gorringer was elected to the Strata Council. Ms. Gorringer was subsequently elected to the position of Secretary/Treasurer.
17. On November 28, 2012, Ms. Gorringer became licensed with O.J. Realty.
18. On December 18, 2015, Ms. Gorringer sent an email to the Strata Council, the managing broker of Total Concept Realty Inc. and numerous owners, informing them that she would be calling a Special General Meeting for 1 p.m. on January 13, 2016. She stated she would circulate the Notice of General Meeting to everyone on Monday. Ms. Gorringer stated to the Strata Council that "The Agenda is to replace the Council President with one or more Strata Council Members."
19. When this notice was challenged, Ms. Gorringer responded to the email by stating she held thirty-four percent of proxies and "I will cover all bases, including serving the president of the Council."
20. Ms. Gorringer and Ann Lorenz made no written disclosure to the brokerage of their positions on the Strata Council as required by section 9-3 of the Rules.
21. Ann Lorenz stated that on March 1, 2010, Ms. Gorringer was the strata manager for the strata corporation, until the Strata Council could find a brokerage to take over the strata management services. Ann Lorenz stated that Ms. Gorringer assigned her position on the Strata Council to Ann Lorenz, as Ms. Gorringer could not be the strata manager and be a member of the Strata Council.

File 16-028

22. On May 10, 2016, a complaint was made by the owners ("Owners") of a rental unit at of a complex on Vancouver Island (the "subject property"), concerning Ms. Gorringer, who had acted as their rental manager while licensed first with Fair Realty until December 3, 2009, then with Total Concept Realty Inc. until December 28, 2012, and then with OJ Realty.
23. On September 25, 2008, the Owners entered into a rental management service agreement between the Owners and another brokerage. The agreement commenced on October 1, 2008 for a period of 2 years, and then automatically renewed on an annual basis unless notice was given. Ms. Gorringer was identified on the service agreement as the "Property Manager".

24. On December 3, 2009, Ms. Gorringe transferred her licence from the other brokerage to Total Concept Realty Inc. On October 6, 2011, Ms. Gorringe sent an email to the Owners, attaching a copy of a blank brokerage rental management service agreement, requesting that the Owners sign and return it to her.
25. On November 2, 2011, email correspondence between the Owners and Total Concept Realty Inc. confirmed the receipt of the service agreement and confirmed that the rent proceeds would be deposited to the Owners' bank account by November 15th 2011.
26. On January 3, 2012, the Owners sent an email to Ms. Gorringe asking if the tenants were still in place as there had not been a deposit of any rental revenue into their bank account for December.
27. On April 17, 2012, a Form K, Notice of Tenant's Responsibilities, was signed by a tenant, D.L. and Total Concept for the rental of the subject property. The executed Tenancy Agreement commenced on April 18, 2012, and the form was signed by D.L. and the brokerage.
28. On September 4, 2012, a Form K was provided to a tenant, F.L. for the rental of the subject property but was never signed by the tenant.
29. On November 28, 2012, Ms. Gorringe transferred her license from Total Concept Realty Inc. to O. J. Realty.
30. Ms. Gorringe had the Owners sign an Addendum, dated December 31, 2012 which stated *"Name Change assigned to 0954785B.C.Ltd O/A O.J. Property Management From Total Concept Management & Realty Inc. agrees to cover Owners Contract until such time as a renewal Contract is signed and returned to O. J. Property Management."* At the bottom of the Addendum it stated; *"NOTE: If you want, we can send you new Contracts to sign at your convenience. Look for our new format at the end of January!"*
31. On July 11, 2013, another Form K was signed by D.M.S. for the rental of the subject property. The tenancy commenced July 15, 2013. The Tenancy Agreement was also signed and executed and became effective on July 15, 2013. The monthly rent was recorded as \$795.00.
32. On October 8, 2013, Ms. Gorringe sent an email to the Owners attaching the 2012 and 2013 Owner's Ledgers and copies of the 2013 expense receipts. Ms. Gorringe stated in the email that *"the Company [Brokerage] covers any shortfall that the bookkeepers make. At the end of 2012 (G.L) owed us 2 ½ mths rent, we took their security {sic} for ½ mths rent in December and they caught up the rest of it in January 2013.....then, unfortunately, the bookkeeper paid you out instead of paying back the Company for the loss...so we couldn't take any more monies out of your account until a new tenant was in...had I personally caught this sooner, I would have asked you for the difference out front, but Ann was secure in the knowledge that we would find a tenant and get it covered so it was left."*

33. The 2013 Owner's Ledger recorded rental income of \$875 collected for the months of July 2013 and August 2013, when the tenancy had not commenced until July 15, 2013, and Tenancy Agreement recorded the monthly rent as \$795.
34. On October 22, 2013, the Owners cancelled the rental management service agreement effective immediately.
35. On December 18, 2015, the Strata Council obtained copies of all Form K's from a strata manager licensed with Total Concept Realty Inc. Copies of the Form K's were forwarded to each strata lot owner by the Strata Council, asking the owner to confirm with the Strata Council the accuracy of the occupancy of their rental unit. When the Form K's were received by the Owners, they discovered that Ms. Gorringer had rented out their unit on April 18, 2012, without their knowledge, and failed to provide them with the rental revenue, based on their Owner's Ledger provided by O.J. Realty.
36. Ms. Gorringer submitted to the Council that "[t]he Complainant was unhappy because they owed us money due to us for covering them from our funds for expenses when they were vacant." Ms. Gorringer stated that the D. L. tenant hoped to move in April 2012, but the tenancy did not actually start until mid-May, at which time the tenancy commenced. Ms. Gorringer stated she was unable to locate a copy of the signed rental management service agreement for the subject property.
37. In relation to the difference in the amount collected (\$875) and the recorded monthly rent payable ("\$795"), Ms. Gorringer stated that the tenants were charged \$80 per month for cleaning services as "*this was a special nice unit.*" Ms. Gorringer further stated that the tenants moved in on July 15, 2013 and stayed until September 15, 2013. "*Our statements don't reflect half months, it is written on top.*"
38. The rental management service agreement provided by the brokerage did not include;
 - a provision of the scope of authority of the brokerage or a related licensee, when acting on behalf of the owner to sign cheques or make disbursements on behalf of the owner;
 - how security deposits, pet damage deposits and other deposits were to be dealt with;
 - a provision respecting the use and disclosure of personal information; and
 - a disclosure of remuneration other than remuneration paid directly by the client.
39. Ms. Gorringer believed that the Owners were kept aware of the difficulties that the brokerage was having with the tenants and, in particular, G.L., who owed for 2.5 months rent. While the brokerage attempted to collect the rental arrears, the account remained short and the brokerage ultimately withdrew the security deposit to cover the shortfall.
40. The Owners did not give the brokerage written authorization to withdraw the security deposit held for G.L. from the trust account.
41. A Notice of Discipline Hearing for files 13-198, 15-391 and 16-028 was issued on April 7, 2017 and served on Ms. Gorringer

42. A Notice of Discipline Hearing for file #15-391 was issued on April 7, 2017 and served on Ms. Lorenz.

Previous Discipline History

43. On July 26, 2005 Ms. Gorringer entered into a Consent Order with the Council in which she was found to have misconducted herself under the *Real Estate Act* and the *Real Estate Services Act* and was suspended for fourteen days and was ordered, as a condition of continued licensing to successfully complete Chapter 2 (The *Real Estate Services Act*) of the Real Estate Trading Services Licensing Course and pay enforcement expenses to the Council in the amount of \$400.00. The Order provided that Ms. Gorringer:
- (a) had been incompetent within the meaning of section 9.12 of Regulation 75/61 under the *Real Estate Act* in that she, as a representative carrying out property management on behalf of the brokerage:
 - (i) failed to pay or deliver to her brokerage all monies held for or received on behalf of property management clients, contrary to section 16(2) of the *Real Estate Act*;
 - (ii) held herself out as a managing broker without being a holder of a valid and subsisting managing broker's licence, contrary to section 3(1) of the *Real Estate Act* and section 3(1) of the *Real Estate Services Act* in that she conducted property management services independent of her employing brokerage; and
 - (b) had misconducted herself within the meaning of section 35 of the *Real Estate Services Act* in that she, as representative of the brokerage conducted property management on behalf of the brokerage in that she:
 - (iii) held herself out as a managing broker without being a holder of a valid and subsisting managing broker's licence contrary to section 3(1) of the *Real Estate Services Act* in that she conducted property management services independent of her employing brokerage; and
 - (iv) failed to pay or deliver to her brokerage all monies held or received on behalf of property management services, contrary to section 27(1) of the *Real Estate Services Act*.
44. On February 12, 2013, Ms. Gorringer entered into a Consent Order with the Council in which she was suspended for fourteen days, ordered to successfully complete the Rental Property Management Remedial Education course and ordered to pay enforcement expenses to the Council in the amount of \$1,250.00 within ninety (90) days of the date of the Order when she admitted that she committed professional misconduct within the meaning of section 35(1)(a) of the *Real Estate Services Act* in that she:
- (a) contrary to sections 3-3(1)(a) and 3-3(1)(f) of the Rules, failed to act in the best interest of the client and failed to disclose all material information to the client, in

that she failed to inform the owners in a timely fashion of the termination of the tenancy respecting the property by the first tenants which resulted in her failure to inform the owners in a timely fashion of the potential loss of income for March 2012;

- (b) contrary to sections 3-3(1)(c) and 3-3(1)(f) of the Rules, failed to act only within the scope of authority given by the client and failed to disclose all material information to the client, in that she negotiated a rent with a second tenant which was lower than that previously discussed with the owners and was not previously approved by the owners; and
- (c) contrary to sections 3-3(1)(c) and 3-3(1)(f) of the Rules, failed to act only within the scope of authority given by the client and failed to disclose all material information to the client, in that she negotiated with the second tenant that they could keep a pet, which was not previously approved by the owners and she negotiated a payment plan for payment of the pet deposit which was not previously approved by the owners.

45. On April 30, 2014 Ms. Gorrige entered into a Consent Order in which Ms. Gorrige was reprimanded and ordered to pay a discipline penalty to the Council the amount of \$2,000.00. Ms. Gorrige, Mr. Frederiksen and O.J. Realty & Property Management Inc. were jointly and severally liable to pay the enforcement expenses to the Council in the amount of \$1,250.00. The Respondents admitted that they committed professional misconduct within the meaning of section 35(1)(a) of the *Real Estate Services Act* in that:

- (a) Olivé Jeanette Gorrige committed professional misconduct within the meaning of section 35(1)(a) of the *Real Estate Services Act* in that, she between December 13, 2012 and March 20, 2013, published real estate advertising in various forums including but not limited to the Courier Islander, Yellow Pages, and the Campbell River Mirror newspaper that contained false and/or misleading statements, contrary to sections 4-6 and 4-7 of the Rules.

PROPOSED FINDINGS OF MISCONDUCT

For the sole purposes of the Proposal and based on the Facts outlined herein, Ms. Gorrige and Ann Lorenz propose the following findings of misconduct be made by the CORC:

File 13-198

1. Ms. Gorrige committed professional misconduct within the meaning of section 35(1)(a) of RESA in that, in her capacity as rental property manager for a property in Campbell River, she contravened section 5-1 of the Rules when she provided rental property management services without a valid written service agreement or waiver in place.

File 15-391

1. Ms. Gorrige committed professional misconduct within the meaning of section 35(1)(a) of RESA in that, while licensed as a licensee with Total Concept Realty Inc. dba Realty

Executives North Island, while providing real estate services to Strata Corporation VIS XXXX, when, she

- (a) failed to disclose a conflict of interest and/or take reasonable steps to avoid a conflict of interest when she held proxies at an Annual General Meeting on November 13, 2010 and November 19, 2011 on behalf of Total Concept rental management clients while the brokerage was providing strata management services, and the strata management service agreement identified that the strata corporation was the primary client, contrary to sections 3-3(i) and/or 3-3(j) of the Rules;
 - (b) failed to disclose in writing to the strata corporation and managing broker that even though she was licensed under the RESA, she was not acting as a licensee in her role as a strata council member as set out in section 9-3 of the Rules; and
 - (c) acted outside of outside the scope of her authority, when she circulated a resignation notice to the owners of the strata on June 23, 2011 contrary to section 3-3(c) of the Rules.
2. Ms. Lorenz, while licensed as a licensee with Total Concept committed professional misconduct within the meaning of section 35(1)(a) of the RESA in that, while providing real estate services to Strata Corporation VIS xxxx, she failed to take reasonable steps to avoid a conflict of interest and failed to disclose a conflict of interest when, on behalf of the strata corporation as a strata council member, she signed the strata management service agreement between the strata corporation and the Brokerage while licensed with Total Concept, contrary to sections 3-3(i) and 3-3(j) of the Rules.

File 16-028

2. Ms. Gorringer committed professional misconduct within the meaning of section 35(1)(a) of RESA in her role as the rental property manager for a property located on Vancouver Island (the "Property") when, she:
- (a) contrary to sections 5-1(1)(b), 5-1(2) and 5-1(3) of the Rules, she failed to ensure a written service agreement was entered into by the client before providing rental property management services on behalf of the client;
 - (b) contrary to section 3-3(a) of the Rules, she failed to act in the best interests of the client in that she failed to keep the client informed of the real estate services being provided and particularly, failed to ensure that the client was informed of the dates of a tenancy and the remuneration received from that tenant, and
 - (c) contrary to section 3-3(c) of the Rules, she acted outside of the scope of authority given by the client when she used the security deposit as payment to cover the rental arrears in December of 2012 without the knowledge or consent of the client.

PROPOSED ORDERS

Based on the Facts herein and the Proposed Findings of Misconduct Ms. Gorringe proposes that the Notices of Discipline Hearing in these matters be resolved through the following Orders being made by the CORC, pursuant to section 43 of the RESA:

1. Ms. Gorringe's licence be suspended for 21 days.
2. Ms. Gorringe be prohibited from acting as an unlicensed assistant during the licence suspension period.
3. Ms. Gorringe pay a discipline penalty to the Council in the amount of \$3,500 within ninety (90) days of the date of this Order.
4. Ms. Gorringe, at her own expense, register for and successfully complete the Rental Property Management Remedial Education Course as provided by the Real Estate Division, Sauder School of Business at the University of British Columbia within the time period directed by the Council.
5. If Ms. Gorringe fails to comply with any of the terms of this Order, a Discipline Committee may suspend or cancel her license without further notice to her.

Based on the Facts herein and the Proposed Findings of Misconduct, Ann Lorenz proposes that the Notices of Discipline Hearing in these matters be resolved through the following Orders being made by the CORC, pursuant to section 43 of the RESA:

1. Ms. Lorenz be reprimanded;
2. Ms. Lorenz, at her own expense, register for and successfully complete the Rental Property Management Remedial Education Course as provided by the Real Estate Division, Sauder School of Business at the University of British Columbia,
3. If Ms. Lorenz fails to comply with any of the terms of this Order, a Discipline Committee may suspend or cancel Ms. Lorenz's licence without further notice to her.

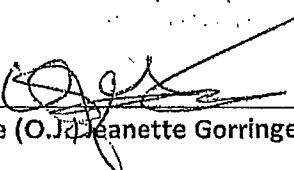
Ms. Gorringe and Ms. Lorenz agree to be jointly and severally liable for enforcement expenses in the amount of \$1,500.00 within sixty (60) days from the date of this Consent Order.

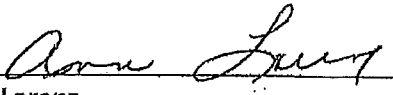
ACKNOWLEDGEMENTS AND WAIVER OF APPEAL RIGHT

1. Ms. Gorringe and Ms. Lorenz acknowledge and understand that the Council may refer or decline to refer the Proposal to the CORC. If the Proposal is referred to the CORC, it may be accepted or rejected by the CORC. If the Proposal is rejected by the CORC, the matter may be referred to a disciplinary hearing.
2. Ms. Gorringe and Ms. Lorenz acknowledge that they have been urged and given the opportunity to seek and obtain independent legal advice with respect to the disciplinary

process, the allegations contained in the Notice of Discipline Hearing, and the execution and submission of the Proposal to the CORC; and, that they have obtained independent legal advice or has chosen not to do so, and that they are making the Proposal with full knowledge of the contents and the consequences if the Proposal is accepted.

3. Ms. Gorringer and Ms. Lorenz acknowledge and are aware that the Council will publish the Proposal and the Consent Order or summaries thereof in its Report from Council newsletter, on the Council's website, on CanLII; a website for legal research and in such other places and by such other means as the Council in its sole discretion deems appropriate.
4. Ms. Gorringer and Ms. Lorenz acknowledge and are aware that the Superintendent of Real Estate has the right, pursuant to section 54 of the RESA, to appeal any decision of the Council, including any Consent Order made by the Council in relation to this matter.
5. Ms. Gorringer and Ms. Lorenz hereby waive their right to appeal pursuant to section 54 of the RESA.
6. The Proposal and its contents are made by Ms. Gorringer and Ms. Lorenz for the sole purpose of resolving the Notice of Discipline Hearing in this matter and do not constitute an admission of civil liability. Pursuant to section 41(5) of the RESA, the Proposal and its contents may not be used without the consent of Ms. Gorringer, Ms. Lorenz and O.J. Realty in any civil proceeding with respect to the matter.


Olive (O.J.) Jeanette Gorringer


Ann Lorenz

Dated 20th day of October, 2017

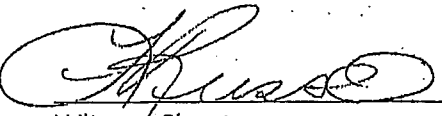
Dated 20th day of October, 2017

Signature of Ms. Gorringer witnessed on the above date by

Signature of Ms. Lorenz witnessed on the above date by

FRANCA RUSSO
Witness Name (Please Print)

Franca Russo
Witness Name (Please Print)


Witness Signature


Witness Signature