

**Strata Property Act**  
**FORM B**  
**INFORMATION CERTIFICATE**  
*(Section 59)*

The Owners, Strata Plan VIS 7125 certify that the Information contained in this certificate with respect to Strata Lot 12 is correct as of the date of this certificate.

- (a) Monthly strata fees payable by the owner of the strata lot described above. **\$349.53**
- (b) Any amount owing to the strata corporation by the owner of the strata lot described above (other than an amount paid into court, or to the strata corporation in trust under section 114 of the *Strata Property Act*).  
**\$0.00**
- (c) Are there any agreements under which the owner of the strata lot described above takes responsibility for expenses relating to alterations to the strata lot, the common property or the common assets?  
 no  yes *[attach copy of all agreements]*
- (d) Any amount that the owner of the strata lot described above is obligated to pay in the future for a special levy that has already been approved **\$0.00**
- (e) Any amount by which the expenses of the strata corporation for the current fiscal year are expected to exceed the expenses budgeted for the fiscal year **Unknown**
- (f) Amount in the contingency reserve fund minus any expenditures which have already been approved but not yet taken from the fund **\$92,451.18**
- (\$125,217.78 – less previously approved contingency fund expenditures as detailed on the attached balance sheet)**
- (g) Are there any amendments to the bylaws that are not yet filed in the land title office?  
 no  yes *[attach copy of all amendments]*
- (h) Are there any resolutions passed by a  $\frac{3}{4}$  vote or unanimous vote that are required to be filed in the land title office but that have not yet been filed in the land title office?  
 no  yes *[attach copy of all resolutions]*
- (h.1) Are there any winding-up resolutions that have been passed?  
 no  yes *[attach copy of all resolutions]*
- (i) Has notice been given for any resolutions, requiring a  $\frac{3}{4}$  vote, 80% vote or unanimous vote or dealing with an amendment to the bylaws, that have not yet been voted on?  
 no  yes *[attach details]*
- (j) Is the strata corporation party to any court proceeding, arbitration or tribunal proceeding, and/or are there any judgments or orders against the strata corporation?  
 no  yes *[attach details]*
- (k) Have any notices or work orders been received by the strata corporation that remain outstanding for the strata lot, the common property or the common assets?  
 no  yes *[attach copies of all notices or work orders]*

(l) Are there any parking stall(s) allocated to the strata lot?

no  yes

(i) If no, complete the following by checking the correct box

- No parking stall is available  
 No parking stall is allocated to the strata lot but parking stall(s) within common property might be available.

(ii) If yes, complete the following by checking the correct box(es) and indicating the parking stall(s) to which the checked box(es) apply.

- Parking stall(s) number(s) CARPORT / \_\_\_ is/are part of the strata lot  
 Parking stall(s) number(s) \_\_\_/\_\_\_ is/are separate strata lot(s) or part(s) of a strata lot \_\_\_  
 Parking stall(s) number(s) \_\_\_/\_\_\_ is/are limited common property  
 Parking stall number \_\_\_ is common property

(iii) For each parking stall allocated to the strata lot that is common property, check the correct box and complete the required information.

- Parking stall number \_\_\_ is allocated with strata council approval  
 Parking stall(s) number(s) \_\_\_/\_\_\_ is/are allocated with strata council approval and rented at \$.....per month.  
 Parking stall(s) number(s) \_\_\_/\_\_\_ may have been allocated by owner developer assignment

Details:

(m) Are there any storage locker(s) allocated to the strata lot?

no  yes

(j) If no, complete the following by checking the correct box

- No storage locker is available  
 No storage locker is allocated to the strata lot but storage locker(s) within common property might be available.

(ii) If yes, complete the following by checking the correct box(es) and indicating the storage locker(s) to which the checked box(es) apply.

- Storage locker number \_\_\_ is part of the strata lot  
 Storage locker(s) number(s) \_\_\_/\_\_\_ is/are separate strata lot(s) or part(s) of a strata lot \_  
 Storage locker(s) number(s) \_\_\_/\_\_\_ is/are limited common property  
 Storage locker(s) number(s) \_\_\_/\_\_\_ is/are common property

(iii) For each storage locker allocated to the strata lot that is common property, check the correct box and complete the required information.

- Storage locker(s) number(s) \_\_\_/\_\_\_ is/are allocated with strata council approval  
 Storage locker(s) number(s) \_\_\_/\_\_\_ is/are allocated with strata council approval and rented at \$.....per month.  
 Storage locker(s) number(s) \_\_\_/\_\_\_ may have been allocated by owner developer assignment

(n) Required Attachments

- The rules of the strata corporation
- The current budget of the strata corporation
- The owner developer's Rental Disclosure Statement under section 139, if any
- The most recent depreciation report, if any, obtained by the strata corporation under section 94 **(provided by file transfer with this Form B)**

(o) A summary of the strata corporation's insurance coverage *[summary attached]*

Date: July 25, 2023



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Jessica Doyle  
Strata Manager  
Gibraltar Management Ltd.

## Summary of Coverages

Name of Insured: Owners of Strata Plan EPS7125 – Harbour Homes  
 Date: June 2, 2023  
 Risk Address: 785 Central Spur Rd, Victoria BC, V9A 7S1  
 Insurer: Certain Underwriters at Lloyds of London  
 Policy Period: July 2, 2023 to July 2, 2024  
 Policy Number: 7125S-1  
 Broker: Joel Tyrrell – jtyrrell@seafirstinsurance.com

### Coverages:

#### Property Coverages:

|  | <u>Limit of Insurance</u> | <u>Deductible</u> |
|--|---------------------------|-------------------|
| Property of Every Description: Broad Form, Replacement Cost, Stated Amount | <b>\$10,390,000</b>       | \$5,000           |
| Sewer Backup Extension   | Included                  | \$10,000          |
| Water Damage Extension   | Included                  | \$10,000          |
| Flood Extension  | Included                  | \$25,000          |
| Earthquake Extension   | Included                  | 15%/50k min.      |
| Glass & Sign Extension   | Included                  | \$250             |
| Underground Services Extension   | Included                  | \$5,000           |
| Equipment Breakdown  | \$10,390,000              | \$5,000           |
| Master Key Coverage Extension  | \$10,000                  | \$250             |
| Comprehensive 3D Crime Coverage  | \$10,000                  |                   |

**Other extensions included:** Building Inflation Protection, Blanket Building By-Laws Endorsement, \$25k Identity Theft Endorsement, \$25k Fire Department Service Charges, Automatic Fire Suppression System Recharge Expenses, \$25k Extended Pollution Cleanup Expense & more!

#### Commercial General Liability:

|  |             |         |
|--|-------------|---------|
| <b>Each Occurrence Limit</b>                               | \$3,000,000 | \$2,500 |
| Bodily Injury & Property Damage Liability – Per Occurrence | \$3,000,000 |         |
| Products & Completed Operations – Aggregate                | \$3,000,000 |         |
| Personal Injury Liability                                  | \$3,000,000 |         |
| Non-Owned Automobile Liability (SPF 6)                     | \$3,000,000 |         |

#### Strata Directors & Officers Liability

|             |     |
|-------------|-----|
| \$2,000,000 | Nil |
|-------------|-----|

#### Coverage Extensions:

| Coverage:                           | Limit of Insurance:                           | Deductible:  |
|-------------------------------------|---|--|
| Legal Expense:                      | \$150,000 Limit per Claim/\$500,000 Aggregate | *Excess \$500 – any one claim (not applicable to telephone legal advice) |
| Environmental Impairment Liability: | \$1,000,000                                   | \$2,500  |
| Cyber Liability:                    | \$100,000                                     | \$2,500  |
| Terrorism:                          | \$500,000                                     | \$1,000  |

#### Volunteer Accident Coverage:

|   |  |
|---|--|
| Accidental Death & Dismemberment: \$100,000 | Weekly Accident Income (Loss of Wages): \$350 – Maximum 52 weeks |
| Miscellaneous Medical Expenses: \$5,000     | Dental Injury: \$5,000   |

We hereby certify that insurance coverage, as noted herein, is in force as of the date of this certificate. The insurance provided is subject to the terms, conditions and exclusions of the applicable policy. This certificate is issued as a matter of information only, does not confer any rights on the holder and imposes no liability on the insurer. This coverage summary does not supersede the policy declaration.

For the purpose of the Insurance Companies Act (Canada) this document was issued in the course of Lloyds Underwriters' insurance business in Canada

**STRATA CORPORATION VIS7125  
HARBOUR HOMES  
RULES**

**1.0 GENERAL**

- 1.1 No articles of any kind are to be permanently affixed, nailed or otherwise attached to the outside of strata lots.
- 1.2 No wind chimes are permitted on the outside of units.

**2.0 GARBAGE & RECYCLING**

- 2.1 Garbage cans and recycling containers may be kept outside the strata lot. Residents of end units must ensure that the clear passage is maintained between the units at all times including full access to the common property electrical room between units 10 and 11.

**3.0 PETS**

- 3.1 Pets are not allowed to encroach on the limited common property areas of other strata lots, nor onto the common property roadway of Strata Plan VIS7125 and must be leashed and under the control of the owner when outside the strata lot.
- 3.2 An Owner, tenant or visitor must:
  - i) make reasonable efforts to ensure that his or her pet does not urinate or defecate on the common property or on any limited common property;
  - ii) forthwith remove all of his or her pet's waste from the common property or limited common property.
- 3.3 Notwithstanding sub-section 3.2, pets contained in the enclosed rear yard of units may be permitted to relieve themselves; however the Owner, tenant or occupant must ensure compliance with 3.2 ii) plus take measures to protect the lawn from discoloration that may result from consistent pet urination.

**4.0 VEHICLES & PARKING**

- 4.1 Parallel parking along the private road area east of the main thruway (fronting driveways) from Central Spur is prohibited and subject to an immediate tow without notice. This area is designated as a fire route and must be kept clear of vehicles at all times.
- 4.2 No resident or guest shall park a vehicle beyond the designated carport area of a unit and must not encroach on any part of the sidewalk.

### 4.3 Visitor Parking

- i) All vehicles occupying a Visitor Parking Stall must clearly display a laminated visitor-parking pass. One pass was issued for all units.
- ii) Designated Visitor Parking areas are reserved for the exclusive use of visitors to Strata Corporation VIS7125. Residents must not park in designated visitor parking areas. Violators will be towed at their expense and fines will be levied and assigned to Owners of strata lots without further notice.
- iii) Visitors may use the Visitor Parking Stalls for a maximum of 48 hours in a seven-day period.
- iv) Vehicles not displaying the Visitor Pass will be subject to a tow as posted. Extended visitor passes will be available by the Strata Council at its discretion. Residents may contact the Strata Council by email at [harbourhomes.strata@gmail.com](mailto:harbourhomes.strata@gmail.com).

### 5.0 SMOKING

- 5.1 Smoking is restricted to rear **LOWER** patio yard areas (limited common property) ONLY. Smoking is not permitted on **ANY** upper balcony **OR** the front entrance of units.

### 6.0 HOLIDAY DECORATIONS

- 6.1 Holiday decorations may be displayed from the exterior of strata lots during the period of November to the last weekend of January, the following year.

### 7.0 PLANTING

- 7.1 Owners may plant in the rear yard only, with the following restrictions:
  - i) All plants must be maintained less than 6 ft. in height providing that such height shall not impeded the view of another unit or encroach on a neighbour's Limited Common Property Area of strata lot.
  - ii) No invasive or spreading species allowed, except in pots (i.e. mint, raspberries).
  - iii) Any trees or structures (i.e. pergolas) must be pre-approved by the Strata Council in writing.
  - iv) Damage to strata property (i.e. fencing, underground sprinkler, and building exterior) must be immediately reported to the Strata Council or property manager. Damages will be repaired at the discretion of the Strata Council, and the expense of the Owner.
  - v) Rear garden/lawn maintenance is the responsibility of the Owner.

### 8.0 ENTRY DOORS

- 8.1 An owner may replace exterior entry door hardware (deadbolt, handleset, weather-stripping, hinges, etc.), at the owner's expense under the following conditions:
- i) The hardware matches the current aesthetics/style of the Strata complex, and;
  - ii) The request (with supporting documentation) is approved in writing by Strata Council.

Where a unit has multiple exterior entry doors, the preceding condition applies to all doors (lower, upper, front, side and rear). Any damage incurred, to any portion of the unit, as a result of the replacement of any of the door hardware (as described above) is the sole responsibility of the unit owner.

8.0 to be ratified at 2023 AGM

**Fines per infraction may be levied for non-compliance.**

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**STRATA CORPORATION VIS7125  
HARBOUR HOMES  
PARKING RULES**

**4.0 VEHICLES & PARKING**

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4.2 No resident or guest shall park a vehicle beyond the designated carport area of a unit and must not encroach on any part of the sidewalk.

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- ii) Designated Visitor Parking areas are reserved for the exclusive use of visitors to Strata Corporation VIS7125. Residents must not park in designated visitor parking areas. Violators will be towed at their expense and fines will be levied and assigned to Owners of strata lots without further notice.
- iii) Visitors may use the Visitor Parking Stalls for a maximum of 48 hours in a seven-day period.
- iv) Vehicles not displaying the Visitor Pass will be subject to a tow as posted. Extended visitor passes will be available by the Strata Council at its discretion. Residents may contact the Strata Council by email at [harbourhomes.strata@gmail.com](mailto:harbourhomes.strata@gmail.com).



**1450 - STRATA PLAN VIS 7125 - HARBOUR HOMES**

**Budget**

July 2022 through June 2023

|                                      | <u>Jul '22 - Jun 23</u> |
|--------------------------------------|-------------------------|
| <b>Ordinary Income/Expense</b>       |                         |
| <b>Income</b>                        |                         |
| 4000 · STRATA FEE ASSESSMENTS        | 117,441.00              |
| 4020 · INTEREST INCOME - OPERATING   | 80.00                   |
|                                      | <hr/>                   |
| <b>Total Income</b>                  | 117,521.00              |
| <b>Expense</b>                       |                         |
| 6000 · ADMINISTRATION                |                         |
| 6005 · BANK CHARGES                  | 150.00                  |
| 6020 · MANAGEMENT FEES               | 13,000.00               |
| 6030 · ADMINISTRATION & SUPPLIES     | 700.00                  |
| 6031 · ADMIN - MISCELLANEOUS         | 400.00                  |
| 6032 · ADMIN - WEBSITE               | 300.00                  |
| 6033 · ADMIN - TAX FILING            | 315.00                  |
| 6035 · LEGAL & PROFESSIONAL FEES     | 1,000.00                |
|                                      | <hr/>                   |
| <b>Total 6000 · ADMINISTRATION</b>   | 15,865.00               |
| 6010 · INSURANCE                     | 21,000.00               |
| 6040 · WATER & SEWER                 | 22,750.00               |
| 6050 · GARBAGE & RECYCLING           | 5,975.00                |
| 6060 · COMMON HYDRO                  | 331.00                  |
| 6070 · LANDSCAPING                   | 6,500.00                |
| 6071 · LANDSCAPING - BIOSWALE        | 450.00                  |
| 6072 · LANDSCAPING - IRRIGATION      | 850.00                  |
| 6090 · GENERAL REPAIRS & MAINTENA... | 10,000.00               |
| 6140 · PEST CONTROL                  | 2,750.00                |
| 6250 · SNOW REMOVAL                  | 2,000.00                |
| 6570 · WORKSAFE BC                   | 50.00                   |
|                                      | <hr/>                   |
| <b>Total Expense</b>                 | 88,521.00               |
| <b>Net Ordinary Income</b>           | 29,000.00               |
| <b>Other Income/Expense</b>          |                         |
| <b>Other Expense</b>                 |                         |
| 9000 · CONTINGENCY CONTRIBUTIONS     | 29,000.00               |
|                                      | <hr/>                   |
| <b>Total Other Expense</b>           | 29,000.00               |
|                                      | <hr/>                   |
| <b>Net Other Income</b>              | -29,000.00              |
|                                      | <hr/>                   |
| <b>Net Income</b>                    | <b>0.00</b>             |
|                                      | <hr/> <hr/>             |

**1450 - STRATA PLAN VIS 7125 - HARBOUR HOMES**

**Income Statement - Budget vs. Actual**

July 2022 through June 2023

|                                      | Jul '22 - Jun 23  | Budget            | \$ Over Budget   |
|--------------------------------------|-------------------|-------------------|------------------|
| <b>Ordinary Income/Expense</b>       |                   |                   |                  |
| <b>Income</b>                        |                   |                   |                  |
| 4000 · STRATA FEE ASSESSMENTS        | 117,442.08        | 117,441.00        | 1.08             |
| 4020 · INTEREST INCOME - OPERATING   | 991.97            | 80.00             | 911.97           |
| 4050 · OTHER INCOME                  | 100.00            | 0.00              | 100.00           |
| <b>Total Income</b>                  | <b>118,534.05</b> | <b>117,521.00</b> | <b>1,013.05</b>  |
| <b>Expense</b>                       |                   |                   |                  |
| 6000 · ADMINISTRATION                |                   |                   |                  |
| 6005 · BANK CHARGES                  | 0.00              | 150.00            | -150.00          |
| 6020 · MANAGEMENT FEES               | 12,285.00         | 13,000.00         | -715.00          |
| 6030 · ADMINISTRATION & SUPPLIES     | 367.29            | 700.00            | -332.71          |
| 6031 · ADMIN - MISCELLANEOUS         | 0.00              | 400.00            | -400.00          |
| 6032 · ADMIN - WEBSITE               | 262.50            | 300.00            | -37.50           |
| 6033 · ADMIN - TAX FILING            | 315.00            | 315.00            | 0.00             |
| 6035 · LEGAL & PROFESSIONAL FEES     | 241.55            | 1,000.00          | -758.45          |
| <b>Total 6000 · ADMINISTRATION</b>   | <b>13,471.34</b>  | <b>15,865.00</b>  | <b>-2,393.66</b> |
| 6010 · INSURANCE                     | 20,686.00         | 21,000.00         | -314.00          |
| 6040 · WATER & SEWER                 | 24,821.47         | 22,750.00         | 2,071.47         |
| 6050 · GARBAGE & RECYCLING           | 5,482.23          | 5,975.00          | -492.77          |
| 6060 · COMMON HYDRO                  | 253.80            | 331.00            | -77.20           |
| 6070 · LANDSCAPING                   | 7,990.50          | 6,500.00          | 1,490.50         |
| 6071 · LANDSCAPING - BIOSWALE        | 420.00            | 450.00            | -30.00           |
| 6072 · LANDSCAPING - IRRIGATION      | 603.75            | 850.00            | -246.25          |
| 6090 · GENERAL REPAIRS & MAINTENANCE | 5,868.03          | 10,000.00         | -4,131.97        |
| 6140 · PEST CONTROL                  | 1,336.27          | 2,750.00          | -1,413.73        |
| 6210 · WINDOW CLEANING               | 1,422.75          | 0.00              | 1,422.75         |
| 6250 · SNOW REMOVAL                  | 55.84             | 2,000.00          | -1,944.16        |
| 6570 · WORKSAFE BC                   | 2.56              | 50.00             | -47.44           |
| <b>Total Expense</b>                 | <b>82,414.54</b>  | <b>88,521.00</b>  | <b>-6,106.46</b> |
| <b>Net Ordinary Income</b>           | <b>36,119.51</b>  | <b>29,000.00</b>  | <b>7,119.51</b>  |
| <b>Other Income/Expense</b>          |                   |                   |                  |
| <b>Other Expense</b>                 |                   |                   |                  |
| 9000 · CONTINGENCY CONTRIBUTIONS     | 29,000.00         | 29,000.00         | 0.00             |
| 9040 · CONTINGENCY USAGE TRANSFERS   | -20,278.67        | 0.00              | -20,278.67       |
| 9005 · CONT - EMERGENCY REPAIRS      | 9,543.67          | 0.00              | 9,543.67         |
| 9010 · CONT - EXTERIOR PAINTING      | 9,297.75          | 0.00              | 9,297.75         |
| 9015 · CONT - ADDRESS SIGNAGE        | 1,437.25          | 0.00              | 1,437.25         |
| <b>Total Other Expense</b>           | <b>29,000.00</b>  | <b>29,000.00</b>  | <b>0.00</b>      |
| <b>Net Other Income</b>              | <b>-29,000.00</b> | <b>-29,000.00</b> | <b>0.00</b>      |
| <b>Net Income</b>                    | <b>7,119.51</b>   | <b>0.00</b>       | <b>7,119.51</b>  |

## 1450 - STRATA PLAN VIS 7125 - HARBOUR HOMES

## Balance Sheet

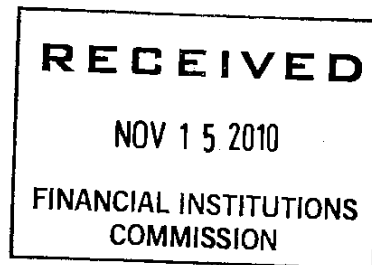
As of 30 June 2023

|   | 30 Jun 23         |
|---|-------------------|
| <b>ASSETS</b>                               |                   |
| Current Assets                              |                   |
| Chequing/Savings                            |                   |
| 1001 · BANK - OPERATING                     | 32,580.52         |
| 1002 · BANK - CONTINGENCY FUNDS             | 125,436.18        |
| Total Chequing/Savings                      | 158,016.70        |
| Accounts Receivable                         |                   |
| 1200 · ACCOUNTS RECEIVABLE                  | 100.00            |
| Total Accounts Receivable                   | 100.00            |
| Total Current Assets                        | 158,116.70        |
| <b>TOTAL ASSETS</b>                         | <b>158,116.70</b> |
| <b>LIABILITIES &amp; EQUITY</b>             |                   |
| Liabilities                                 |                   |
| Current Liabilities                         |                   |
| Accounts Payable                            |                   |
| 2000 · ACCOUNTS PAYABLE                     | 763.20            |
| Total Accounts Payable                      | 763.20            |
| Total Current Liabilities                   | 763.20            |
| Total Liabilities                           | 763.20            |
| Equity                                      |                   |
| 3500 · EQUITY - CONTINGENCY RESERVE         |                   |
| 3501 · A20 ADDRESS SIGNAGE (\$5000)         | 3,344.35          |
| 3502 · A20 PAINTING (\$53000)               | 29,422.25         |
| 3500 · EQUITY - CONTINGENCY RESERVE - Other | 92,451.18         |
| Total 3500 · EQUITY - CONTINGENCY RESERVE   | 125,217.78        |
| 3700 · PRIOR YEARS' OPERATING SURPLUS       | 25,016.21         |
| Net Income                                  | 7,119.51          |
| Total Equity                                | 157,353.50        |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>       | <b>158,116.70</b> |

Strata Property Act  
Form J

RENTAL DISCLOSURE STATEMENT

(Section 139)



Re: Strata Plan \_\_\_\_\_, being a strata plan of part of:

Parcel Identifier 025-615-033, Lot A, District Lot 119, Esquimalt District Plan  
VIP74947, except that part in Plans VIP76024, VIP77618, VIP84119 and VIP88377

This Rental Disclosure Statement is:

- the first Rental Disclosure Statement filed in relation to the above noted Strata Plan.
- a changed Rental Disclosure Statement filed under Section 139(4) of the *Strata Property Act*, and the original Rental Disclosure Statement filed in relation to the above-noted strata plan was filed on \_\_\_\_\_.

- 1 The development described above includes twenty-eight (28) residential strata lots.
- 2 The residential strata lots described below are rented out by the owner developer as of the date of this statement and the owner developer intends to rent out each strata lot until the date set out opposite its description.

| Description of Strata Lot | Date Rental Period Expires |
|---------------------------|----------------------------|
| <i>Nil</i>                | <i>N/A</i>                 |

\* Section 143(2) of the *Strata Property Act* provides that, if this Rental Disclosure Statement is filed after December 31, 2009, a bylaw that prohibits or limits rentals will not apply to a strata lot described in this table until the date set out opposite the description of the strata lot, whether or not the strata lot is conveyed before that date.

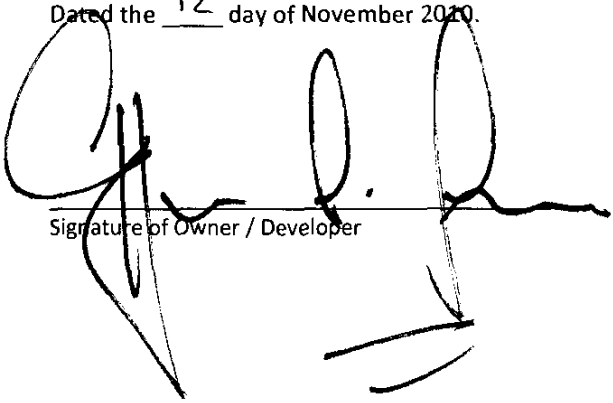
- 3 In addition to the number of residential strata lots rented out by the owner developer as of the date of this statement, the owner developer intends to rent out the residential strata lots, as described below, until the date set out opposite each strata lot's description.

| Description of Strata Lot | Date Rental Period Expires |
|---------------------------|----------------------------|
| <i>Strata Lots 1-28</i>   | <i>December 31, 2009</i>   |

\* Section 143(2) of the *Strata Property Act* provides that, if this Rental Disclosure Statement is filed after December 31, 2009, a bylaw that prohibits or limits rentals will not apply to a strata lot described in this table until the date set out opposite the description of the strata lot, whether or not the strata lot is conveyed before that date.

4 There is no bylaw of the strata corporation that restricts the rental of strata lots.

Dated the 12 day of November 2020.

A handwritten signature in black ink, consisting of several large, overlapping loops and a long horizontal stroke extending to the right.

Signature of Owner / Developer