



	<b>JON SAMUEL</b> PROFESSIONAL REAL ESTATE SERVICES  <b>604 725 2260</b>
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# THE ULTIMATE HOME BUYER'S GUIDE

A COMPREHENSIVE, EDUCATIONAL GUIDE TO BUYING YOUR FIRST HOME



by Jon Samuel - Your Trusted Greater Vancouver Real Estate Advisor

Jon Samuel Professional Real Estate Services  
3195 Oak Street, Vancouver, BC, V6H 2L2

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Thank you for taking the time to talk about purchasing a property. My team and I appreciate the opportunity to work with you at this very exciting time.

Enclosed you will find:

- Testimonials
- A timeline for purchasing your home
- Some key questions to consider before buying
- Important steps of the home buying process
- A little about me and the people working for you
- Tips and ideas to make your move easy and stress free

Please let me know if you have any questions.

Dependably yours, and always just a phone call, text or email away,

Jon Samuel



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## A Quick Testimonial...

*"I had the pleasure of working with Jon Samuel as my buying realtor. He listened to all my needs, he was very patient and was always willing to spend the time to research and show any property I wanted to see. He fought hard to get me the best possible price on my condo, for which I am very grateful. I would work with Jon again in an instant."*

Serge Vasilyev  
604 719 1055



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# Timeline for Purchasing a Home

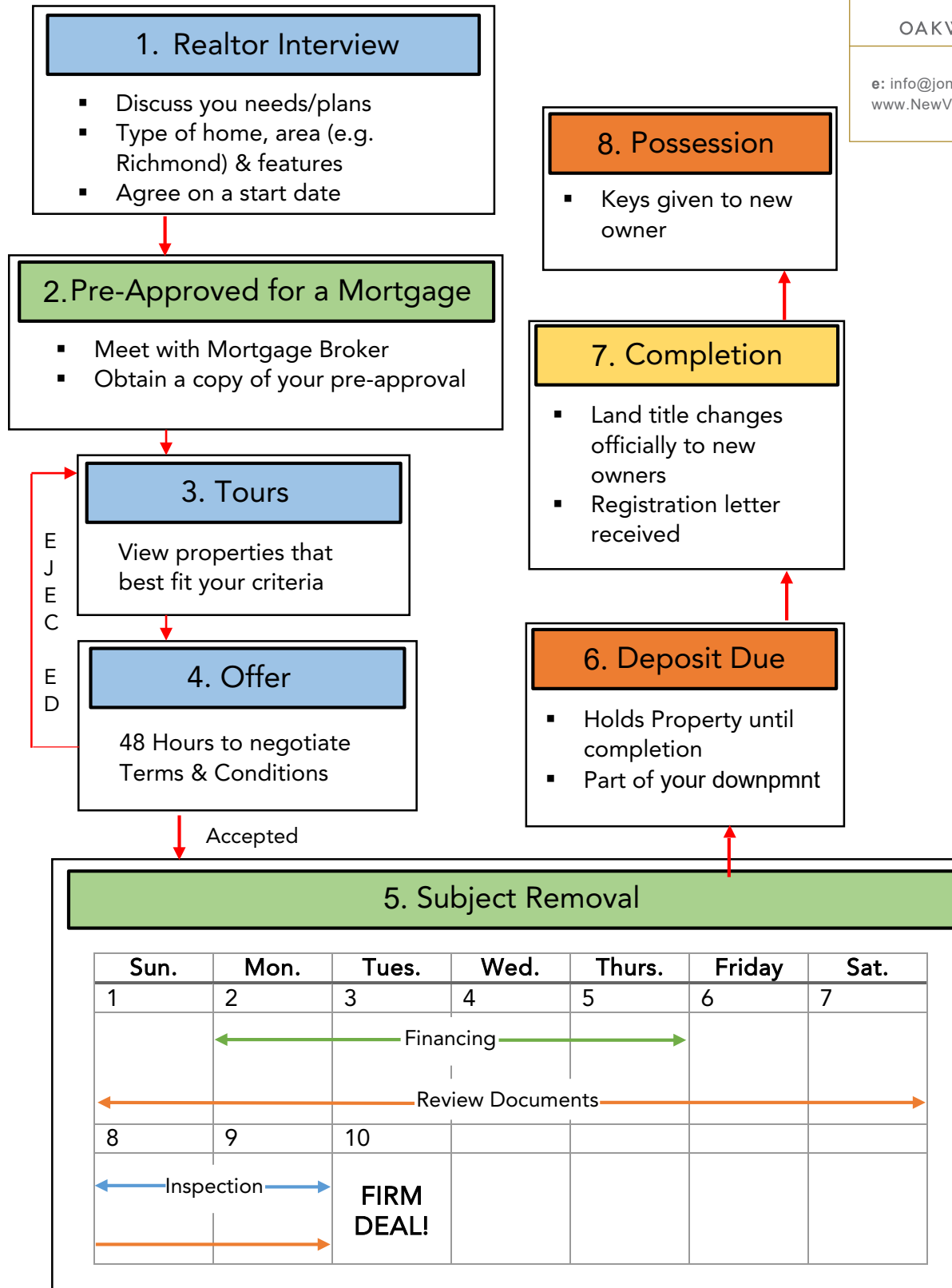
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## 7 Steps to Finding the Right Home

- Step 1** Decide Where and What to Buy
- Step 2** Getting Pre-Approved for a Mortgage
- Step 3** Choosing the Right Realtor®
- Step 4** Becoming an Educated Buyer
- Step 5** Making an Educated Offer
- Step 6** Conditions and Subject Removals
- Step 7** Preparing for the Move

**Congratulations! You're a Homeowner!**

*"Jon was able to help my family and I purchase our first home. Growing up in the lower mainland I had always wanted to buy a place of my own however in recent years it seemed like a very daunting and near impossible task. With Jon's expertise and many years of experience we made an accepted offer on a beautiful townhouse. He educated us, was very patient and the process from start to finish was enjoyable.*

*Never say never and take a look before you rule out owning a place of your own.*

*10/10"*

*Alan Janda*



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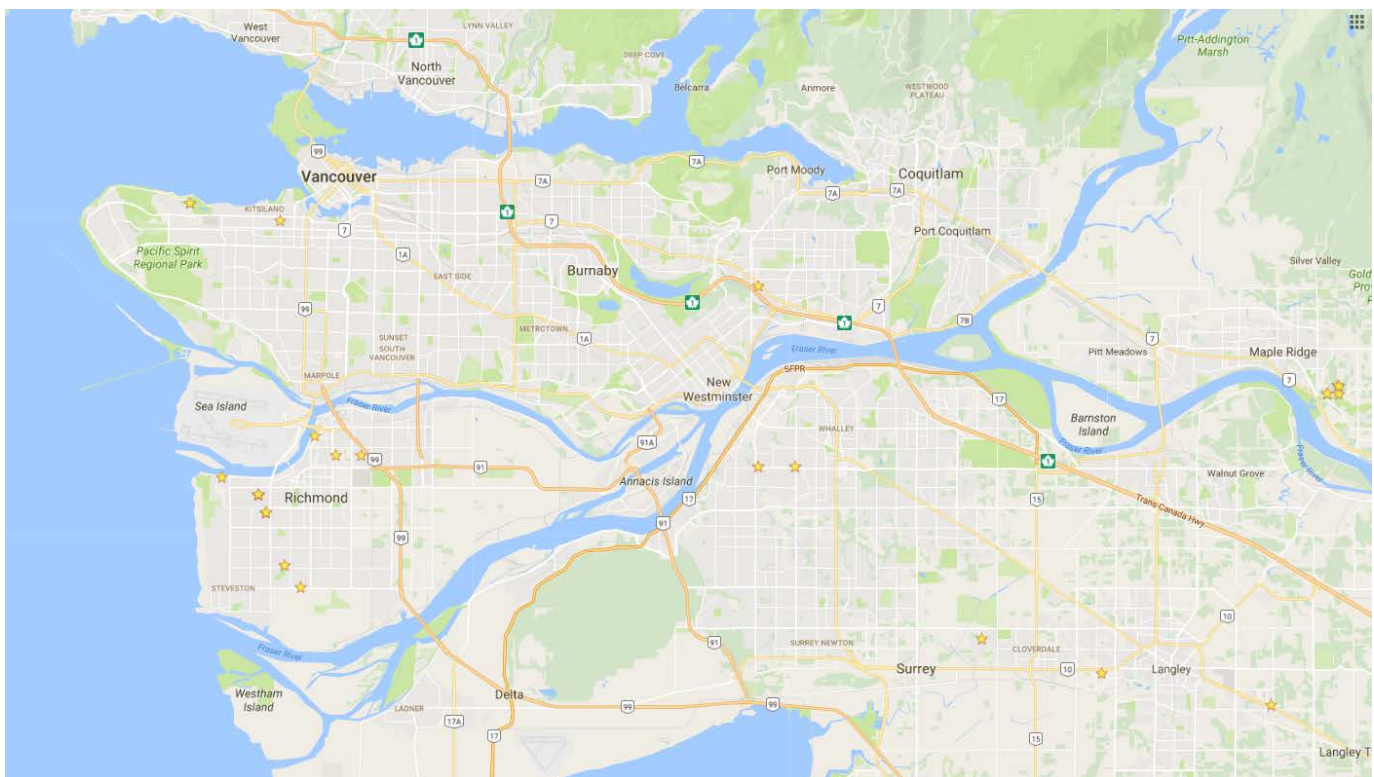
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## Step 1: Decide Where and What to Buy

Congratulations on taking this first step toward buying a home. Pride of home ownership is indeed one of life's greatest joys and biggest accomplishments. It is an exciting time and my hope is that this guide will bring clarity and peace of mind during your home buying journey.

Let's get started! The first step is deciding where you want to live, what type of home you are looking for and what features are "must have's" or "would be nice to have's" in a home. Invariably, there will be tradeoffs, but rest assured I am here to help sort through the options to find you the best house, at the best price and with as many of your wants and needs as possible.



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## Few Key Questions to Help You Get Started

What type of home are you looking for? Single family, semi-detached? What style of home is best for you? Bungalow, split level, two storey, duplex?

How many bedrooms and bathrooms do you need?

What are you looking for in a kitchen, family room? Do you want a separate dining room?

What are your high priority features? Appliances, ensuite, fireplace?

What other types of rooms do you need? Main floor laundry room, home office?

What about storage space? Basements, lockers?

Do you need a garage or extra parking spaces?

How is your daily commute? How easy is it to get to the places you need to go?

How close do you need to be to transit, shopping, schools, hospitals?

Are there any important location factors? Backing on to parks, road traffic?

What size of yard are you looking for? Is the backyard important?

What other landscaping features are important? A fenced yard, play areas, pool, gardens?

Is it important what direction the house faces?

Who are you sharing this home with and what are their needs? For example, pets might need a fenced yard or extended family wants a separate entrance.

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

How long do you plan to live here? That can impact the type of home, the location and how much you will spend.



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## Step 2: Getting Pre-Approved for a Mortgage

The Mortgage industry is a highly competitive field and it is important to understand that interest rates can change at any time. Partnering with a mortgage broker or financial institution to help you find the right mortgage product at the best rate is key to your home buying process

### Having Pre-Approval Documentation can offer you several Benefits

- Save time by only looking at properties that you can afford
- Save money by getting a mortgage rate guarantee and terms that can save you money for years to come
- Less stress throughout the process. You will know that you are ready and capable of buying a home.
- Get a better deal on the home you want. Sellers like to know that buyers already have financing in place.

### 5 Easy Steps to Get you Pre-Approved For a Mortgage

1. Arrange to meet with a mortgage specialist. Mortgage specialists tend to be able to offer the most options since they are not associated with one particular financial institution. We will recommend 2-3 reliable and trusted Mortgage brokers for you to arrange financing through. They will take good care and provide you with some excellent products. However, if you are more comfortable or have a better relationship with your bank or financial institution, contact them as your first step towards finding the right mortgage for you. But be sure to compare rates.
2. Complete and submit your application with the mortgage broker. They will collect your financial and personal information in order to find out how much mortgage you can carry.
3. Gather all necessary documents. The mortgage broker will give you a list of documents that the banks/lenders need to finalize the mortgage.
4. Verification of your details. They will do their checks and balances to make sure that you are not getting in over your head.
5. Obtain a copy of your pre-approval. This is a powerful negotiating tool. The seller of your dream home will feel more confident that you are the right person.



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## Step 3: Choosing the Right Realtor®

First, it's important that you understand whose interests Realtors® are legally bound to serve in a real estate transaction.

### The Listing Agent

The Listing Agent is under contract with the seller to market and sell their property for the best possible price. Working with a listing agent means that they can:

- Arrange a showing of the property.
- Assist with financing the property.
- Provide details about the property.
- Explain all the forms and agreements related to buying the property.

### Your Personal Realtor® & Buyer's Agent

When you engage the services of your own personal agent—someone who is under contract to **work solely in your best interest** - you get all of the same services listed above plus your personal Realtor® provides:

- Confidential assistance that addresses your needs first.
- Honest, loyal and diligent care, free from any conflicts of interest.
- Access to all listings including MLS, bank-owned properties, distress and estate sales, even homes that were previously on the market where the seller might still be interested in selling.
- Expert advice on useful clauses such as home inspections and financing to protect you fully.
- Expert negotiation of the offer to purchase, to achieve the best possible price and terms.
- Expert advice on market value, building & strata info, inclusions, location, as well as help you decide when you should walk away.
- Discovery and disclosure of all information about the property including liens, warranties, disclosures, seller's purchase price, and market and planning activity in the area.

As your Personal Realtor®, my job is to ensure you are an **educated buyer** in all aspects of your home buying process.



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## Why Choose Jon Samuel...

### My buyers know...

- The current fair market value of the home that they want to purchase so they do not overpay.
- Everything available on the market now within their criteria, as well as what is potentially coming to market soon, so they can compare.
- They receive the most relevant and up-to-date market information available.
- When they have found a great home at a great price.
- They get the best financing options: rates and terms.
- How comforting it feels to know we have their interests protected.
- They are in a strong negotiating position with us in their corner.
- How wonderful it feels to have a stress-free and enjoyable home buying experience!

### When you Choose Jon Samuel at Oakwyn Realty Ltd. as your Personal Realtor<sup>®</sup>, you are choosing:

- A trusted professional Realtor<sup>®</sup> dedicated to serving your personal real estate needs first and foremost.
- An agent with over 90% of his business coming from happy clients who can't wait to tell their friends about their extraordinary home buying experience.
- A wealth of knowledge and expertise in your market area with over 10 years of experience.
- Highly-skilled negotiator working on your behalf.
- A representative whose primary goal is to help you find the right home, at the right price, with little to no stress or inconvenience to you.



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## Meet Jon Samuel...

Jon Samuel is quickly becoming one of the most trusted names when it comes to delivering reliable real estate advice in Vancouver. His mission is to provide each client with an *extraordinary level of professional service* in the buying and selling of real estate and to always act with an unwavering commitment to honour and integrity. All clients can be ensured to experience discreet and conscientious attention as they search for the perfect home or are considering selling a property.

Jon Samuel ensures his clients' needs *always* come first and they are educated throughout the home buying process. All his clients are provided with all the relevant information and available options to make the best decisions for themselves and their families.

With more than 20 years of experience working and living in the beautiful Vancouver metropolis, educational background in business / marketing, and vast network of contacts, Jon Samuel has the skills vital to ensure you find a great deal on your first home. Jon has unrivaled familiarity with the current market conditions, recent inventories of available properties, area trends and valuation prices. This key information is crucial for both buyers and sellers alike.

He ensures that community and philanthropy is a big part of his business by donating 10% of his profits to local organizations in Vancouver and another 10% to WATER IMPACT that helps ensure clean water is accessible by some of the most needy around the world.

Jon Samuel can be dependably reached anytime via phone or text at (604) 725 2260.



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## Meet The Superstars Working For You...



**Jon Samuel**  
(604) 725 2260

- Professional Licensed REALTOR®
- Founder, NewVancouverHomes.com



**Lucy Adirim**  
(604) 787 3135

- Professional Licensed REALTOR®
- Client Care & Marketing Manager



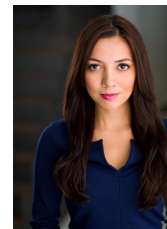
**Arlene Chiang**

- Managing Broker
- Property Management



**Michael Uy**

- Professional Licensed REALTOR®
- Oakwyn Partner



**Morgan Browne**

- Professional Licensed REALTOR®
- Oakwyn Partner



**Amanda Lehman-Choi**

- Property Conveyance
- Oakwyn Office Manager



**Eitan Pinsky**  
(778) 990 8950

- Licensed Mortgage Broker
- Pinsky Mortgage Team



**Len Atwood**  
(604) 569-2779

- Notary Public
- Leonard Atwood Notary Public

**We will also provide you with the contacts to our trusted professional industry partners such as Notary/Lawyers, Home Inspectors, Contractors, Interior Designers, Renovation Specialists, Movers & more to ensure all clients a full service, stress-free experience.**



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## Who We Are & What We Do...

### OUR MISSION | PURPOSE | HOW WE DO THINGS DIFFERENTLY

We aim to provide a positively memorable experience for the families we serve by securing the best possible deal on their new home, while beating out other buyers - all in the timeframe they are comfortable with. Our business is built on a foundation of unwavering trust, an unbeatable work ethic, a positive attitude and impeccable client service.

#### WE ARE:

- Honest & direct
- Humble & grateful
- Easy to do business with
- Experienced, knowledgeable experts
- Extremely professional
- Committed to a long lasting relationship
- Passionate about helping the people we serve

#### WHAT WE DO

- Actively listen to our clients' needs and put our clients first.
- Work together with top industry professionals.
- Continuously develop our skills and learn about market trends, changes and stats.
- Build lifetime relationships with everyone involved.
- We have a passion for excellence and an extraordinary attention for detail.
- We make it easy by creating an inspiring, stress free experience.

#### WHAT WE KNOW

- Communication is key. We strive for excellence here.
- Honesty, integrity and knowledge go a long way.
- When we really work hard for our clients, you will gladly tell people about us.
- The work we do and our actions in life are a reflection of who we are.
- Never to take anything for granted.



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## Step 4: Become an Educated Buyer...

My exclusive **Smart Home Buyer Program** will empower you with key market information and every possible advantage to ensure you become an educated buyer. Educated buyers are able to make informed decisions creating a stress free and enjoyable home buying process.

### Here's what you can expect from me when you enroll in my program:

- Absolutely no fees or costs to you as my client.
- Access to property listings from a variety of advanced property search programs.
- Access to a database of expired listings that may reconsider selling.
- All the information about a listing that I see as a Realtor®, sent to you daily including new listings and price changes - some even before they hit the market.
- Access to For Sale By Owner homes that match your criteria.
- Up-to-the-minute access to the best deals on the market, including brand new MLS listings, newly price reduced properties, current bank power of sales, new home options, private sales and deals under contract that have fallen through.
- The most current real estate market information that may impact your buying decision, including mortgage changes, statistical sales data, sales and months of inventory, legislative changes, local area market changes, trends and much more.



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## The Market Education Process...

### The NewVancouverHomes.com Smart Home Buyer Process keeps you informed every step of the way.

- 1** After our initial fact gathering meeting, I enter a detailed summary of your wants and needs for a home into my database and a variety of property search programs. I will provide update emails on all the homes that are new to the market or have had a recent price change, on a bit of a wider search parameter. I won't bombard your email with information that is not relevant to you.
- 2** We will do one or more "market education tours" to compare different properties, buying power in different areas, neighborhoods, features, and discuss pros and cons for each of the properties we look at. I will look into and forward to you the assessed values, area trends and specific neighborhood stats to help you make informed, confident choices.
- 3** We personally inspect all the potential properties in the area and we take several listings ourselves. This hot new listing information is passed on to my clients first.
- 4** You get all the information about every property – all the information that I am licensed to see as a Realtor®.
- 5** When you find a home that peaks your interest, searching online or from the emails I send, simply contact me and I will find out more info & arrange a convenient time for viewing.

### Remember, when selecting what homes to view we will...

- Choose different styles and types of home that meet your needs.
- Drive by the home and area, for your first impression.
- Select a maximum of 5 homes to visit in one day (3 to 4 is best).
- Schedule time after the showings to sit down and discuss the homes' merits.



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## Step 5: Making an Offer...

### **You've found the one. Fantastic! Here's what happens next:**

1. I will conduct a detailed Comprehensive Market Analysis (CMA) complete with comparable active and expired listings, recently solds and historical data relevant to determining the market value of the home. This will empower you to make an informed decision.
2. I will prepare a conditional offer that protects you, follows your instructions and matches your schedule and needs.
3. I will explain the details of the offer, the terms (subjects) and suggest options for specialty clauses ensuring you know exactly what you are agreeing to.
4. I will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

### **What happens after we present the offer to the seller?**

One of three options may happen after the offer is sent to the seller.

1. The seller accepts your offer – Congratulations!
2. The seller may reject your offer – not a very common instance, but it can happen and I would endeavor to find out why
3. The seller may counter sign – Changing the terms of the offer and present the offer back to you.

Our negotiations continue to reach agreeable terms between the seller and yourself, or until I know an agreement cannot be reached and it is time to walk away.



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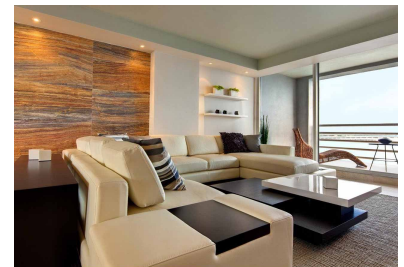
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## Step 6: Conditions and Subject Removals...

### Your offer has been accepted by the seller, these are the next steps!

1. Mortgage - Check & shop for rates
  - Eric Sit Paragon Mortgage Group 604 889 6176
  - Eitan Pinsky Pinsky Mortgage Team 778 990 8950
  - Harry Jhinku Mortgage Architects 604 723 3915
2. Lawyer or Notary Public – Meet with lawyers to sign paper work before completion (approximately 3 days prior)
  - Timothy Ko Notary Public 604.263.9800
  - Leonard Atwood Notary Public 604.569.2779
  - Landmark Law Group 604.736.6388
3. Inspection
  - Approximately 3 hours
  - Approximately \$300- 600 cost
  - Mike Zegarra 778.898.6831
  - James Dobney 604.942.8272
  - Amerispec 604.430.0343
4. Review Strata Documents (*if applicable*)
  - FORM B – a summary page with information
  - Read through all Annual General Meeting and Minutes from oldest to newest in order to provide insight to the upcoming repairs/maintenance and the pattern of the strata (is the strata proactive?)
  - Check for special assessments and engineering reports
5. Review Property Disclosure Statement
  - Provided by Seller
  - Discloses any information the Seller is aware of in the subject property
6. Subject Removal
  - Once above is approved, sign subject removal
  - Have deposit money ready in the form of a bank draft made out to  
**Oakwyn Realty Ltd. In Trust**



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## Common Closing Costs...

- Balance of Down Payment. Your deposit that you submitted upon subject removal becomes your down-payment. If you are putting more than 5% down, you will need to provide that to your lawyer/notary as well, a few days before completion
- Lawyer / Notary - Legal Fees - Roughly \$800 - \$1200 (Few days before completion)
- Inspection (Optional but Highly Recommended): Roughly \$300 - \$600 (Upon inspection)
- Mortgage Appraisal Fees, if applicable. Your Mortgage broker will let you know if applicable.
- Property Transfer Tax, if applicable. (You may be exempt as a First Time Home Buyer) This is generally 1% on the portion of the price under \$200,000 & 2% on the portion of the price between \$200,000 and \$2,000,000. Please visit <http://www2.gov.bc.ca/gov/content/taxes/property-taxes/property-transfer-tax/understand/first-time-home-buyers> for more info.
- Insurance Premiums. You will want to seek adequate insurance for your new home & investment. I have provided some useful contacts on the following page.
- CMHC Insurance Premiums - If you are putting a downpayment of under 20%, the Canadian government requires the mortgage to be insured. Luckily, this can be incorporated into the life of the mortgage so it's not an added cost at completion.
- Pro-rated amounts for your share of any pre-paid costs such as utility bills & property taxes.
- As previously mentioned, my services as your buyer's agent are ABSOLUTELY FREE to you the buyer. You do not need to pay me out of pocket. I get paid by the Seller / Developer.

Your Lawyer/Notary will outline exactly how much the above amounts are down to the penny.



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## Step 7: Preparing to Move...

Things to do:	Contact
Notify Strata for Move IN date <i>Usually 2 weeks in advance</i>  Move in FEE _____  Move in TIME _____  Set Up automatic payment of maintenance fee	Property Management Co
Set Up or Transfer BC Hydro Account	604.224.9376
Set Up CABLE <i>Book a time for close to possession day</i>	SHAW 1.888.472.2222 TELUS 604.310.2255
Set Up TERASEN GAS Account (if applicable)	604-576-7000
Arrange for Insurance <i>For completion date</i>	Shaw Sabey – Louise Demelo 604.669.2061 Wawanesa – 604.731.6331 Canada Direct – 1.888.225.5234
Change Locks	Moon Key 604.258.0234 Lockmasters 604.270.8890 Action Lock & Security – 604.325.7996
Canada Post – Change of Address	Post Office Online <a href="https://ssl.postescanada-canadapost.ca/smartmoves/default-e.aspx">https://ssl.postescanada-canadapost.ca/smartmoves/default-e.aspx</a>
DMV – Change of Address	<a href="https://www.addresschange.gov.bc.ca/">https://www.addresschange.gov.bc.ca/</a>
Handy Man Contacts	Ken 604.340.3308 Bing 604.889.0611
Cleaners	Merry Maids – 604.321.0400
Junk Removal	Adam – 604.306.3361
Arrange for movers	
Meet Lawyer/Notary <i>Usually a couple days before completion</i>	
Meet Mortgage Broker <i>Usually a few days before completion</i>	



Jon Samuel Professional Real Estate Services

3195 Oak Street, Vancouver, BC, V6H 2L2



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[www.NewVancouverHomes.com](http://www.NewVancouverHomes.com)

## Pack & Move Like a Pro...

- 1) Develop a master “to do” list so you won’t forget something critical.
- 2) Purge! Get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle.
- 3) Before throwing something out remember to ask yourself how frequently you use an item and how you would feel if you no longer had it.
- 4) Pack like items together. Put toys with toys, kitchen utensils with kitchen utensils.
- 5) Decide what, if anything, you plan to move yourself. Precious items, such as family photos, valuable breakables, or must-haves during the move, should probably stay with you.
- 6) Use the right box for the item. Loose items encourage breakage.
- 7) Put heavy items in small boxes so they are easier to lift. Keep weight under 50 lbs. if possible.
- 8) Do not over-pack boxes and increase the chances they will break.
- 9) Wrap every fragile item separately and pad the bottom and sides of boxes.
- 10) Label every box on all sides. You never know how they will be stacked and you do not want to have to move other boxes aside to find out what is there.
- 11) Use color-coded labels to indicate which room each item should go in. Color-code a floor plan for your new house to help movers.
- 12) Keep your moving documents together, including phone numbers, driver’s name and van number. Also keep your address book handy.
- 13) Back up your computer files before moving your computer.
- 14) Inspect each box and all furniture for damage as soon as it arrives. Remember, most movers won’t take plants.



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## Move In - Congratulations!

This may seem like a lot - however you can rest assured knowing that you are in the hands of an experienced professional who will ALWAYS have your best interests at heart.

We will take things one step at a time and I will be here to guide you throughout the process and beyond - to even help plan your housewarming party.



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## Letter of Recommendation...

As an experienced real estate investor, I was impressed with Jon Samuel's knowledge of real estate and the market. He offers an abundance of insight in regard to various areas, communities, current market trends, and buying & selling factors.

What I was most pleased and impressed with, is Jon's obvious passion for real estate, his positive energy and enthusiasm make working with Jon a pleasure. He loves what he does and it shows with his dedication and focus to find you your new dream home or sell your existing property.

He has done both for me last year and actually sold one of my properties within a week, he is that good! It is always a great experience working with Jon, I will definitely continue to partner with Mr. Samuel as my realtor and of course, would recommend his services for any real estate investor, first-time buyer, new Canadian resident or any growing family.

Jon Samuel is the best realtor and his results always do the talking, thank you for everything Jon.

All the best,

Daniel Joseph



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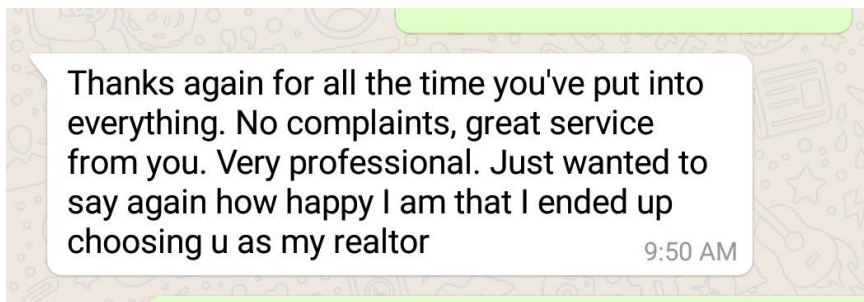
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## Some Testimonials...

*"Jon helped us get top price for our house at the peak of the market and helped us find a new home in an impossible market. A market where each open house had several offers and buyers were overbidding over \$150,000. He always made himself available. Jon is very professional, enthusiastic and kind hearted. Because of our success with Jon we asked him to sell our parents condo. We will gladly recommend Jon to all our friends."*

Greg & Jarka Winter - 3571 Bowen Drive & 19105 69 Ave.  
778 998 4475



Client Message Screenshot

*"Since I first arrived in Vancouver, I had a dream of buying a home here. For over 3 years I searched in many neighbourhoods, but it wasn't until I met Jon that I found the right apartment to call home. Once I told Jon my desire to live in South False Creek, he quickly gathered all the relevant information and off we went to see the options. In less than 2 months we had narrowed it down to the best ones. The benefits of working with Jon didn't stop there though. Once we were in the negotiations table, I felt like I had the best agent by my side. Jon is strong and assertive but is also a good listener and mediator. I always felt like he had my best interests as his number one priority. Towards the end of the process, as I was shopping for a mortgage and later closing with my lawyer, Jon kept in touch. He didn't just make sure that I bought the right home, but that I moved there promptly and smoothly. Jon went above and beyond the responsibilities of a realtor and ended up becoming a very good friend of mine."*

Jose Ilitzky - 1775 Quebec St  
778 239 7207



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Contact Jon Samuel...

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