



HOUSE RULES

WIDUS VACATION CLUB HOUSE RULES

The primary purpose of the House Rules is to protect all Members and Occupants from annoyance and nuisance caused by improper use of the Units, Common Areas and other areas of the Widus Vacation Club (the "Property"). The full authority and responsibility for enforcing these House Rules may be delegated to a manager or Program Operator by Widus International Leisure Inc. All Members and Occupants and their tenants, guests and visitors shall be bound by these House Rules and by standards of reasonable conduct whether covered by these House Rules or not; provided, however, that neither Widus International Leisure Inc. nor the Program Operator shall be responsible for any noncompliance or violation of these House Rules by said Members, Occupants, tenants, guests or visitors. These House Rules may be amended by Widus International Leisure Inc. at anytime without prior notice.

I. OCCUPANCY.

1. **USE OF UNITS.** All units shall be occupied and used by the Members, their tenants, visitors and guests only for those purposes which are consistent with, and appropriate to, a first-class resort destination. Widus Vacation Membership programs, including the promotion and sale thereof, and commercial operations, and transient vacation rental use are expressly permitted within the Property. The property may not be used for any other purpose without the prior written consent of Widus International Leisure Inc.
2. **ANIMAL.** No animals shall be allowed in any unit or in the Common Areas of the Property, except that visually impaired persons, hearing-impaired persons and physically impaired persons shall be allowed to keep certified seeing-eye dogs, certified signal dogs and certified service dogs, respectively, in their Assigned Units. Further, nothing herein shall hinder full access to the Units or other portions of the Property by physically challenged persons. Animals may be kept inside the property provided that such animal have been approved by the Program Operator and licensed by the appropriate entity, if required.
3. **EQUAL RIGHTS OF ALL MEMBERS.** All Members, including Widus International Leisure Inc., and those who are guests of such Members, shall have the equal right to use, occupy, and enjoy their respective Assigned Units and to utilize the Common Areas of the Property and, to the extent permitted by Widus International Leisure, Inc.

II. TEMPORARY OCCUPANCY

1. **USE BY MEMBER'S TENANTS AND GUESTS.** Subject to the terms of these House Rules, a Member may allow others the use of his Membership Interest, but the person or persons occupying a Unit shall abide by these House Rules and any other rules that may be implemented by Widus International Leisure Inc. or the Program Operator, and the Member shall assume responsibility for the conduct of all Occupants of his Assigned Unit.
2. **CONDUCT OF MEMBER'S TENANTS AND GUESTS.** Members shall give the Program Operator notice in advance of the arrival and departure dates of guests who have permission to occupy a Unit in their absence. An Member shall be responsible for the conduct of its employees, agents, customers, tenants, visitors and guests, as appropriate, and shall, upon the request of Widus International Leisure Inc. or Program Operator, immediately abate and remove, at said Member's expense, any structure, thing or condition that may exist with regard to the occupancy of said Member's Assigned Unit by its employees, agents, customers, tenants, visitors or guests contrary to the intent and meaning of the provisions of these House Rules; Member's employees, agents, customers, tenants, visitors or guests shall be bound by the provisions stated in the House Rules and Purchase/Lease Agreements; if the Member is unable to control the conduct of said employees, agents, customers, tenants, visitors or guests to conform with the intent and meaning of the provisions of these House Rules and Purchase/Lease Agreements said Member shall, upon request of Widus International Leisure Inc. or Program Operator, immediately remove such employees, agents, customers, tenants, visitors, or guests from the Property, without compensation for lost rentals or income or any other damage resulting therefrom.

III. COMMON AREAS, ENTRANCE AND LANAIS

1. **OBSTRUCTIONS.** Except for housekeeping and service carts, corridors, halls and/or all other areas intended for common use must be kept open and shall not be obstructed in any manner. All personal property of Occupants shall be stored within such Occupants' Assigned Units.
2. **PLANTS.** Members and guests shall not be allowed to bring in plants whether growing in the ground or placed in containers.
3. **LANAIS AND WINDOWS / THROWING OBJECTS FROM BUILDING.** No objects, including, but not limited to towels, shall be hung from lanais or windows. Nothing shall be thrown from windows or lanais, especially cigarettes and matches.
4. **GARBAGE DISPOSAL.** Garbage shall be disposed off only in areas provided therefore. Garbage containing food shall be thoroughly drained, placed in a plastic bag, and securely tied. Large trash items shall be taken to the large receptacles provided for this purpose.

5. **AESTHETICS.** No unsightliness within the public view is permitted on the Property. Any unsightly or disturbing items shall be removed immediately upon the request of the Program Operator.
6. **PERSONAL PROPERTY.** No items of personal property, including, but not limited to, mopeds, bicycles or other items, shall be left or allowed in any of the Common Areas, except in areas designated therefore. Articles of any kind left in any of the Common Areas will be removed at the Member's or Occupant's risk and expense at the direction of Widus International Leisure Inc. or in the discretion of the Program Operator.
7. **DESTRUCTION OF OR MISSING PROPERTY.** Occupants shall not mark, mar, damage, destroy, deface, or engrave any part of their Assigned Units, Common Area, buildings or improvements of the Property, and Occupants shall be responsible for such damage. The Occupants shall be responsible for all theft or breakage of or damage to the Furnishings caused by them and shall reimburse the Program Operator for all such costs and expenses to repair and/or replace such Furnishings.

IV. ROADWAYS AND PARKING AREAS

1. **OBSTRUCTION / USES.** The roadways and driveways of the Property must not be obstructed or used for any purpose other than ingress and egress. Obstructions, pallets or other loading gear or machinery shall not be left in any parking area or Common Area so as to interfere with the normal flow of traffic or so as to create a nuisance to other Members or Occupants.
2. **LOADING AREAS.** No cars, trucks or other vehicles may be parked or left unattended at any loading areas or in the driveways.
3. **REGISTRATION OF VEHICLES.** Each Member shall be responsible to register his vehicle with the Program Operator while staying at the Property. Neither Widus International Leisure Inc. nor the Program Operator shall be responsible for any lost items inside the Member's vehicles.
4. **PARKING.** Parking at the Property shall be controlled by the Program Operator.
5. **VIOLATORS.** Violators of parking regulations shall have their cars, trucks or other vehicles or gear towed away or removed at their own expense. If the violator is an employee, agent, tenant, visitor or guest of a Member, the Member shall be held responsible for payment of the towing or removal charge.
6. **STORAGE OF PROPERTY.** No storage of property shall be permitted within any parking areas.

V. NOISE AND NUISANCES

1. **GENERALLY.** No nuisances shall be allowed within the Property nor shall any use or practice be allowed which is improper or offensive in the opinion of Widus International Leisure Inc. or in violation of the House Rules or which unreasonably interferes with or is an unreasonable annoyance to the peaceful possession or proper use of the Property by other Members or Occupants.
2. **EXCESSIVE NOISE/OBJECTIONABLE ODORS.** All Members and Occupants shall avoid excessive noise of any kind at any time and shall consider the quiet enjoyment of other Members and Occupants of the Property at all times. Members and Occupants shall not cause or permit any disturbing noise or objectionable odors to emanate from their respective Units. Excessive noise at any time should be reported to the Program Operator who will take appropriate action. Should noise transmission create a disturbance or a nuisance, it is the responsibility of the Member, not the Developer, nor the Program Operator, to abate the noise transmission. In order to ensure the comfort of all Members, radios, stereo and television sets, and any and all other such audio equipment generating noise should be turned down to a minimum volume so as not to disturb other Occupants between the hours of 10:00 p.m. and 8:00 a.m. All other unnecessary noises between these hours should be avoided. Violations will be promptly referred to the Program Operator for enforcement. Notwithstanding the provisions of this paragraph, Widus International Leisure Inc. &/or the Program Operator shall have the right to provide music in the Common Areas at any time.
3. **ADVERTISING.** Advertising of any kind is prohibited within the Property without prior written consent of the Program Operator most especially bringing in of promotional devices such as searchlights, loud speakers, phonographs, stereos or other similar visual or sound devices.
4. **SOLICITATION.** There shall be no solicitation by any person anywhere within the Property for any cause, charity, or purpose, whatsoever, unless specifically authorized in writing by the Program Operator, except that Widus International Leisure Inc. may engage in marketing Memberships for Widus Vacation Club, or any other projects developed and/or managed by Widus International Leisure, Inc. or any of its affiliates.
5. **MACHINES AND EQUIPMENT.** All machines and equipment assigned in any Unit shall be so designed, used, and maintained by the Member and any Occupant of such Unit at the expense of such Member or Occupant in case of loss or damage. Members are also expected to minimize insofar as possible and in any event to reduce to a reasonably acceptable level, the transmission of noise, vibration, odors and other objectionable transmission from such Unit to any other areas of the Buildings and Common Areas.

VI. BUILDING MODIFICATIONS

1. **STRUCTURAL CHANGES.** Structural changes either within or outside a Unit shall not be allowed.
2. **SIGNS.** No Member will erect, affix or place any signs, electrical or otherwise, nor post or suffer to be posted any handbills or other advertising matter at anytime. No signs, signals or lettering shall be inscribed or exposed by the Member on any part of the Buildings except the Program Operator. No Member shall make any use of, or reference to any servicemarks or trademarks of Widus International Leisure, Inc. and Widus Vacation Club without the prior written approval of Widus International Leisure Inc..
3. **OVERLOADING STRUCTURE.** Nothing shall be allowed, done, or kept in any Unit or within the Common Area or Developer Controlled Areas which will overload or impair the floors, walls or ceilings of any structure within the Property, or cause any increase in the ordinary premium rates or the cancellation or invalidation of any insurance maintained by Widus International Leisure Inc. with respect thereto, nor shall any noxious or offensive activity or nuisance be made or suffered thereon. The Member shall be liable to any increase in premium rates or other expenses brought about by the overloaded structure.
4. **INSTALLATION OF EQUIPMENT.** No Member or Occupant shall install any wiring or other device for electrical or telephone installations, television, radio, antenna, machines, satellite dishes or other equipment or appurtenances on the exterior of the Buildings or protruding through the walls, windows or ceilings thereof.
5. **EXTERNAL ADDITIONS.** No awnings or other projections shall be attached to the outside walls of any building or the exterior portion of any door.
6. **EXTERNAL APPEARANCE.** The exterior of the Buildings and other Improvements shall not be painted, decorated, or modified by a Member in any manner. No awnings, window guards, light reflective materials, hurricane, or storm shutters, ventilator, fans, or air conditioning devices shall be used in or about the Property, except as shall have been approved by the sole discretion of the Program Operator on behalf of Widus International Leisure Inc.. Any costs incurred due to damages resulting from exterior additions, shall be paid by the Member.
7. **ROOF.** Members are not permitted on the roof of any Building within the Property for any purpose without the express approval of Widus International Leisure Inc. or Program Operator.

VII. EMPLOYEES OF THE VACATION CLUB

1. **PROGRAM OPERATOR.** Widus International Leisure Inc. shall have the authority to hire the Program Operator.
2. **LIMITATION ON DUTIES.** Maintenance employees of the property are under the sole discretion of the Program Operator; and during the prescribed hours of work they shall in no case be diverted to the private business or employment of any Occupant, unless arrangements therefore have been made with the Program operator.
3. **EMPLOYEES MAY NOT BE ASKED TO LEAVE.** No employee of the Widus International Leisure Inc. or the Program Operator shall be asked by a Member or Occupant to leave the Common Areas.

VIII. HAZARDS

1. **FLAMMABLE MATERIAL.** Unless Widus International Leisure Inc. gives advance written consent in each and every instance, Occupants shall not use any illumination other than electric lights, or use or permit to be brought into the buildings any flammable oils or fluids such as gasoline, kerosene, naphtha or benzene, or other explosives or other articles deemed extra hazardous to life, limb, or property; provided that this rule shall not prohibit the maintenance of gasoline in gas tanks of vehicles upon the Property.
2. **EXPLOSIVES.** The use of firecrackers and the explosion of any fireworks or other explosives anywhere on the Property, including within any Unit, is expressly prohibited unless expressly authorized by the Program Operator or Widus International Leisure Inc.
3. **VIOLATION OF LAW.** No activity shall be engaged in and no substance introduced into or manufactured within the Property which might result in violation of the law.
4. **FIREARMS AND WEAPONS.** Firearms and any other kind of deadly weapon are to be surrendered to the in-house security for safekeeping.
5. **CANCELLATION OF INSURANCE.** No activity shall be engaged in and no substance shall be introduced into or manufactured within the Property which might result in the cancellation of insurance or increase in the insurance rate on the Property (unless in case of such increase, the Member or Occupant responsible for such increase shall pay the same).
6. **SPEEDING.** Speeding will not be permitted within the Property. Appropriate action will be taken by the Program Operator or Widus International Leisure Inc. pursuant to the letter of the law.

7. **SPILLAGE.** Spillage shall be cleaned immediately by the person creating the spill so as to prevent encroachment upon the Common Areas, Developer Controlled Areas or any Unit and to prevent harm to persons.
8. **WASTE MATERIALS / COLLECTION POND.** Waste fluids or materials shall be properly discarded in suitable containers or by recycling services or as recommended by the manufacturer of such fluids or materials. Dumping in plumbing or storm drain lines or in the surrounding landscaping is prohibited.
9. **COMPLIANCE WITH ALL LAWS.** Each Member, his employees, agents, customers, lessees, tenants, visitors and guests, as appropriate, shall at all times observe and maintain all laws, ordinances, rules and regulations now and hereafter made by any government authority, the Program Operator or Widus International Leisure Inc. applicable to the use of the Property.
10. **COOPERATION.** All Members and Occupants shall cooperate with the reasonable requests of the Program Operator with respect to matters of conduct in and about the Property.

IX. ACCOMMODATION & FACILITIES

1. **CHECK-IN AND CHECK-OUT DAYS AND TIMES.** The check-in time will be 2:00 p.m. on the check-in day, and check-out time will be 12:00 noon on the check-out day, unless otherwise determined by the Program Operator. Possession of a unit shall not begin before 2:00 p.m. on the day of check-in unless permitted by the Program Operator in its sole discretion, or unless a Unit is being used for consecutive Use Periods where there is no intervening maintenance period or periods. Request for early check-in is subject to room availability.
2. **FAILURE TO VACATE.** Each Occupant must vacate the Unit at the designated check-out time. When checking out, each Occupant must return all keys or other room entry devices to the Program Operator or other designated person. All Occupants shall remove all of their personal property from the assigned Unit at check-out time. All personal property left in the Units after check-out time will be treated as abandoned. All Occupants hereby waive any right, title and interest they may have to such abandoned personal property. An Occupant who fails to vacate a Unit in a timely fashion shall be subject to certain penalties described by the Program Operator.
3. **CARE AND MAINTENANCE OF FURNISHING AND EQUIPMENT.** Each Occupant shall maintain his or her Assigned Unit in good order and condition. Each Member is responsible for any and all damage, normal wear and tear excepted, to a Unit and its Common Furnishings caused by such Member, or an Occupant thereof, during such Member's Use Period. Any and all unpaid charges for damage or loss will be billed to such Member at check-out time or directly to such Member.

All Occupants shall immediately report all damage or deterioration to a unit or its Common Furnishings to the Program Operator.

4. **NO MODIFICATIONS.** No Occupant may make any changes, including the rearrangement or removal of furniture, wall hangings or floor coverings, or redecorating of any type, within the Unit or other areas of the Property.
5. **HOUSEKEEPING SERVICE.** Housekeeping service will be provided to all Units before check-in time of each Use Period and on a regular basis as so stated by the Program Operator. The Program Operator shall have a pass key to all Units and may enter for regular housekeeping, engineering and other similar reasons. Additional housekeeping service will be available at anytime; provided, however, that, notwithstanding such housekeeping service, each Occupant shall remain responsible to maintain the assigned Unit in good order and condition. An occupant who fails to maintain such Occupant's assigned Unit in good order and condition may be charged by the Program Operator accordingly for the additional housekeeping service required to so maintain said Unit. Regular Housekeeping services do not include services such as washing of dishes, laundry and the likes. All additional housekeeping service charges must be fully paid before check-out time.
6. **INVENTORY OF INTERIOR FURNISHINGS AND EQUIPMENT.** During the Service Period between each Use Period, the Program Operator may conduct an inventory of the furnishings and equipment in each Unit. All missing or damaged items shall be charged to the Occupant who last used the Unit, or who's Visitors last used said Unit. An accounting of the missing or damaged items, and a bill of the costs thereof, will be either provided at check-out time or sent by the Program Operator to the appropriate party. In the event that an Occupant shall fail to report all missing or damaged items of Common Furnishings to the Program Operator immediately after checking in to a unit, such Occupant may be charged for the damaged or missing items.
7. **STORAGE.** The Program Operator shall not be responsible for any personal property left by an Occupant in a Unit upon the expiration of such Member's or Occupant's Use Period. Neither Widus International Leisure Inc. nor the Program Operator shall be responsible for any personal losses inside the Member's respective units.
8. **MAXIMUM OCCUPANCY.** The maximum allowed occupancy for each Unit shall be five (5) persons for a two (2) bedroom Unit and Suite, three (3) persons for a studio and 1 bedroom unit, and two (2) for a hotel unit or the maximum occupancy restriction prescribed by applicable law, whichever is lower.
9. **VISITORS AND TENANTS.** Members may lend their respective Use Period to others without charge and may invite guests to share occupancy of their respective assigned Unit during their Use Period, provided that such Member shall be responsible for such persons and guests and shall not exceed the maximum occupancy limitations. In case

the Member exceeds the maximum number of occupants of the unit, the Program Operator has the right to charge the Member of corresponding fees to cover the cost of additional amenities.

The Program Operator may not permit anyone into any Unit without permission from the Member who has the right to use said Unit at that time. If a Member intends to permit Visitor or Tenant use of such Member's Use Period, such Member must inform the Program Operator anytime before the first day of such Member's Use Period of such intention, together with the name and address of each Visitor and/or Tenant.

10. **FACILITIES.** The recreational and other facilities, if any, which are part of the Common Areas, are for the exclusive use of the Members, Member's Lessees, occupants, tenants, guests, or visitors accompanied by a Member, unless otherwise provided that such use shall not be exclusive.
11. **ENTRY FOR EMERGENCIES.** In case of emergency originating in or threatening any Unit, Widus International Leisure Inc., the Program Operator, or any person authorized by them, shall have the right to enter such Unit and other Units for the purpose of remedying or abating the cause of such emergency, and such right of entry shall be immediate. To facilitate entry in the event of any such emergency, the Program Operator shall be allowed to retain a key for each Unit.
12. **HEAVY ITEMS.** All transportation of freight, packages or bulky matter of any description must take place only during hours designated by Widus International Leisure Inc. or the Program Operator and then only with prior notice to and approval by the program Operator. Widus International Leisure Inc. or the Program Operator shall have the right to refuse delivery of items which it deems to may cause damage to the property or may affect the aesthetics and operations of the property such as but is not limited to heavy freight and packages such as generators, air-conditioning unit, refrigerators, and microwave ovens. All costs incurred will be charged to the Occupant. Any damage to the Property caused by any such Occupant or its contractor, delivery or moving service will be repaired at such Occupant's expense.
13. **COMMON AREA FURNITURE.** Furniture placed in the Common Areas by Widus International Leisure Inc. or the Program Operator shall be used in those specific areas and may not be moved there from.
14. **ACCESS.** The Program Operator is not required to give access to the Member's Units to anyone without the written permission of the respective Member.
15. **OBSERVANCE AND PERFORMANCE OF HOUSE RULES.** Each Occupant shall observe and perform these House Rules and ensure that its employees, agents, customers, tenants, visitors, licensees, guests, and invitees also observe and perform these House Rules. Occupants will be responsible for their employees', agent's, customers', tenants', visitors' licensees', guests', or invitees' observance of all House Rules as set forth herein. In the event expenses are incurred due to violations of these House Rules by employees, agents, customers, tenants, visitors, guests or licensees of an Occupant, said Occupant shall be responsible for payment of the same, including reasonable attorney's fees and costs.
16. **WATER FACILITIES.** Toilets, sinks and other water apparatus within the Property shall not be used for any purpose other than for which they were designed, nor shall any sweepings, garbage or other articles be thrown into them. Any damage resulting from misuse of any toilets, sinks, or other water apparatus in a Unit shall be repaired and paid for by the Member of such Unit.
18. **CHILDREN.** Children are to play in areas either designated or clearly intended for play. They are not to play in public halls or elevators, or other Common Areas which would cause a disruption or disturbance. Reasonable supervision by parents or guardians must be exercised at all times when children are playing within the Property.
19. **USE OF ELECTRICAL APPLIANCES.** Each unit is provided with electronic appliances and equipments such as refrigerator, microwave oven and air-conditioning unit for the Member's convenience. Use of the microwave oven shall be strictly limited to re-heating of food and not for cooking. Bringing in of other personal electronic appliances such as but is not limited to oven toasters, electric stove and griller, coffee maker, blender and photocopying machine shall require the prior written approval of the Program Operator. The Program Operator has the right to charge the Member for additional utility fees on electricity for the use of additional electronic appliances.
20. **USE OF THE SWIMMING POOL.** Members and their dependents plus a maximum of two guests per membership shall be permitted to use the hotel's swimming pool whether checked-in or not. The Program Operator has the right to validate membership prior to use of the facility if not checked-in and to refuse any Member or guest the use of the facility should they violate the House Rules or any policy that may be implemented by the Program Operator. Additional charges may also be collected by the Program Operator from the Member for the use of the facility in excess of the allowed number of dependents or guests.

X. VIOLATIONS OF THE HOUSE RULES.

1. **VIOLATIONS.** The failure by an Occupant to abide by, and comply with, these House Rules may result in the imposition of fines or other penalties and/or the suspension of such Occupant's rights and privileges as an Occupant, including a suspension of such Member's or Occupant's use and exchange privileges. Violations shall be reported in writing to the Program Operator or to Widus International Leisure Inc. Violations will be called to the attention of the violating Member by the Program Operator and by Widus International Leisure Inc. if follow-up

action is necessary. Violations needing follow-up action will be presented to and judged by Widus International Leisure Inc. for appropriate action at its next regularly scheduled meeting or at a special meeting called for this purpose.

2. REPORTING VIOLATIONS AND DAMAGES.

- a. Whenever possible, violations of these House Rules should be reported to the Program Operator. To the extent reasonably possible, the Program Operator will keep the identity of the complainant confidential.
- b. All corrective actions regarding violations of the House Rules and damages to the Common Areas will be enforced by Widus International Leisure Inc. or the Program Operator and should be reported promptly to the Program Operator or Widus International Leisure Inc..
- c. Damage to Common Areas shall be surveyed by Widus International Leisure Inc. or the Program Operator, and the cost of repair or replacement and any legal fees incurred may be assessed by Widus International Leisure Inc. against the person or persons responsible, including, but not limited to, against Members or Occupants for damage caused directly or indirectly by their guests.

3. THE VIOLATION OF ANY HOUSE RULES ADOPTED BY WIDUS VACATION CLUB SHALL GIVE WIDUS INTERNATIONAL LEISURE INC. OF DIRECTORS OR ITS AGENTS THE RIGHT TO:

- a. ENTER THE UNIT IN WHICH, OR AS TO WHICH, SUCH VIOLATION OR BREACH EXISTS AND TO SUMMARILY ABATE AND REMOVE, AT THE EXPENSE OF THE DEFAULTING MEMBER OR OCCUPANT, ANY STRUCTURE, THING OR CONDITION THAT MAY EXIST THEREIN CONTRARY TO THE INTENT AND MEANING OF THE PROVISIONS HEREOF, AND WIDUS INTERNATIONAL LEISURE INC. OR THE PROGRAM OPERATOR SHALL NOT THEREBY BE DEEMED LIABLE FOR ANY DAMAGES OR GUILTY IN ANY MANNER OF TRESPASS; AND/OR
- b. ENJOIN, ABATE OR REMEDY BY APPROPRIATE LEGAL PROCEEDINGS, EITHER AT LAW OR IN EQUITY, THE CONTINUANCE OF ANY SUCH BREACH; AND ALL COSTS THEREOF, INCLUDING ATTORNEYS' FEES AND COSTS, SHALL BE BORNE BY THE DEFAULTING MEMBER OR OCCUPANTS; AND/OR
- c. LEVY FINES, IN THE DISCRETION OF WIDUS INTERNATIONAL LEISURE INC..

XI. AMENDMENTS.

The House Rules may be amended from time to time by Widus International Leisure Inc. &/or the Program Operator, and its successors and assigns, without consent of its members, to make additional House Rules as may be required from time to time and to effectively and properly operate the property. Such amendments or additions to this House Rules shall be binding as all other House Rules previously adopted.

Widus International Leisure Inc. hereby adopts the foregoing as the House Rules of the Unit Members of Widus Vacation Club this 5th day of January, 2009.

WIDUS INTERNATIONAL LEISURE INC.

DAESIK HAN
President & CEO