

I understand that in order to legally work in the Cosmetology field in the State of California, I must pass a National Written and Practical Exam for a Cosmetologist, Barbering, Esthetician, or Manicurist license.

LICENSING REQUIREMENTS

Cosmetologist license

The board shall admit to examination for a license as a cosmetologist to practice cosmetology any person who has made application to board in proper form, paid the required fees, and is qualified as follows:

- Is at least 17 years of age;
- Supplies proof of successful completion of the 10th grade in California or its equivalent;
- Is not subject to denial pursuant to Section 480 and

has done any of the following:

- Completed a course in cosmetology from a school approved by the board or;
- Practiced cosmetology, as defined in this chapter, outside of California for a period of time equivalent to the study and training of a qualified person who has completed a course in a cosmetology from a school the curriculum of which complied with requirements adopted by the board. Each three months of practice shall be deemed the equivalent of 100 hours of training of qualification under paragraph (1) of this subdivision *or*;
- Holds a license as a barber in California and has completed a cosmetology crossover course in a school approved by the board or;
- Completed a barbering course in a school approved by the board and has completed a cosmetology crossover course in a school approved by the board *or*;
- Completed the apprenticeship program in cosmetology specified in Article 4 (commencing with Section 7332).

Barber license

The board shall admit to examination for a license as a barber to practice barbering any person who has made application to board in proper form, paid the required fees, and is qualified as follows:

- Is at least 17 years of age;
- Supplies proof of successful completion of the 10th grade in California or its equivalent;
- Is not subject to denial pursuant to Section 480 and

has done any of the following:

- Completed a course in barbering from a school approved by the board.
- Completed an apprenticeship program in barbering approved by the board as conducted under the provisions of the Shelley-Maloney
- Apprentice Labor Standards Act of 1939, Chapter 4 (commencing with Section 3070) of Division 3 of the Labor Code.
- Practiced barbering as defined in this chapter outside of this state for a period of time equivalent to the study and training of a qualified person who has completed a course in barbering from a school the curriculum of which complied with the requirements adopted by the board.
- Each three months of practice shall be deemed the equivalent of 100 hours of training for qualification under paragraph
- Holds a license as a cosmetologist in this state and has completed a barber crossover course in a school approved by the board.
- Completed a cosmetology course in a school approved by the board and has completed a barber crossover course in a school approved by the board.

- · Completed comparable military training as documented by submission of Verification of Military
- Experience and Training (V-MET) records.

Esthetician license

The board shall admit to examination for a license as an esthetician to practice skin care, any person who has made application to the board in proper form, paid the required fee and is qualified as follows:

- Is not less than 17 years of age;
- Has completed the 10th grade in the public schools of this state or its equivalent;
- Is not subject to denial pursuant to Section 480 and

has done the following:

- Completed a course in skin care from a school approved by the board.
- Practiced skin care, as defined in this chapter, outside of this state for a period of time equivalent to the study and training of a qualified person
 who has completed a course in skin care from a school of curriculum of which complied with requirements adopted by the board. Each three
 months of practice shall be deemed the equivalent of 100 hours of training for qualification under paragraph.
- Completed the apprenticeship program in skin care specified in Article 4 (commencing with section 7332).

Manicurist license

The board shall admit to examination for a license as a manicurist to practice nail care, any person who has made application to the board in proper form, paid the required fee and is qualified as follows:

- Is not less than 17 years of age
- Has completed the 10th grade in the public schools of this state or its equivalent
- Is not subject to denial pursuant to Section 480 and

Has done any of the following:

- Completed a course in nail care from a school approved by the board.
- Practiced nail care, as defined in this chapter, outside of this state for a period of time equivalent to the study and training of a qualified person who has completed a course in nail care from a school the curriculum of which complied with requirements adopted by the board. Each three months of practice shall be deemed the equivalent of 100 hours of training for qualification under paragraph
- Completed the apprenticeship program in nail care specified in Article 4 (commencing with Section 7332).

INFORMATION ABOUT THE BEAUTY INDUSTRY

Hair designers and those who practice cosmetology and barbering work mostly in salons, but may work in a spa, hotel, or resort. Those who practice nail technology and aestheticians work mostly in salons and spas but may work in a hotel or resort. Some lease booth space from a salon owner, and others manage salons or can open their own shop. Instructors work mostly in a school but may teach at a training salon. Physical stamina is important, having to be on your feet for most of the time. Prolonged exposure to some chemicals may cause skin irritation, so they often wear protective clothing, such as disposable gloves or aprons.

Employers look for the following traits when hiring hair designers, cosmetologists, barbers, nail technologists, and aestheticians: (1) Creativity by keeping up with the latest trends and trying new hairstyles for clients; (2) Customer- service by being pleasant, friendly, and able to interact with customers in order to retain clients, as well as listening carefully to what the client wants; (3) Tidiness by keeping a neat personal appearance, and the work area clean and sanitary.

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This is necessary for clients' health and safety so they will be comfortable and want to return; and (4) Time- management is important in scheduling appointments and providing quality service, so clients trust that you are dependable.

MINIMUM HOURS REQUIREMENTS DISCLOSURE

The state of California requires 1,000 hours for the Cosmetology program, 600 hours for the Esthetician program, and 400 hours for the Manicuring program to be eligible for licensure. Milan Institute offers programs over the minimum requirements.

Manicuring – The Milan Manicuring program is 600 hours. The additional 200 hours are not required for licensure. However, the student enrolled in the Manicuring program must complete the program to meet the requirements for licensure. The Board will only accept a Proof of Training document indicating the student has completed an approved program.

Advanced Cosmetology – In addition to the 1000-hr Cosmetology program, Milan offers a 1,300-hr Advanced Cosmetology program. The Advanced Cosmetology program provides 300 additional hours to explore a deeper study into eyelash extensions, make-up, hair extensions, tapers and fades, and skin care education. Additional advanced education is not required for state licensure. However, the student enrolled in the 1,300-hour program must complete the program to meet the requirements for licensure. The Board will only accept a Proof of Training document indicating the student has completed an approved program.

Advanced Esthetician – In addition to the 600-hr Esthetician program, Milan offers a 900-hr Advanced Esthetician program. The Advanced Esthetician program provides 300 additional hours to explore a deeper study into advanced spa treatments and wellness management such as Nano Needling, LED Light Therapy, and Chemical Exfoliation. However, the student enrolled in the 900-hour program must complete the program to meet the requirements for licensure. The Board will only accept a Proof of Training document indicating the student has completed an approved program. I understand that by enrolling in the 1,300 Advanced Cosmetology program, the 900 Advanced Esthetician program, or the 600 Manicurist program I am electing to pursue an additional 300 hours (Advanced Cosmetology and Advanced Esthetician) or 200 hours (Manicurist) of education beyond the Board's licensure requirements. Moreover, I understand that the successful completion of my chosen program is a prerequisite for eligibility to take the exam.

The student must pass the national board exam with a total of 75 percent. We encourage all students to pursue licensure in the cosmetology field.

I understand and acknowledge the information that has been explained to me Signature	e. It is still my desire to enroll. Date Stamp
	3/15/2024
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Signature	Date Stamp
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Milan Institute ~ Prior Education Disclosure and Evaluation

Enrollment Type			
Date Stamp	Full Name		
3/14/2024			
Campus Location	Program Of	f Enrollment	
Are you VA Eligible (please use the dro	op down to indicate yes or no)?		
Please list Prior Education that you a Education that is <i>relevant</i> to your current determine credits/hours received. For Cosmetology related programs, the evaluation.	It to provide transcripts for all prior education. The requesting to be evaluated for possible transing the course of study may require written and/or practice ability to obtain official transcripts or state specific expour ability to be evaluated and to receive credit for	al evaluations. Evaluations will be used to documentation (i.e. Shears/Proof of Trainin	ıg) is required for
If there is no prior education to be ex College Name	valuated, please type "None" in the College/Instit Major Course of Study	tution Name field. Licensed	
College Name	Major Course of Study	Licensed	
College Name	Major Course of Study	Licensed	
Prior education must be evalua	ted <u>prior</u> to starting a program to be elig	ible for transfer.	
If Prior Education has been evaluated I hereby understand the above Prior Educe Checklist for additional details.	<u>d:</u> ucation has been evaluated and transfer credit has l	been applied as indicated. If credit and/or h	nours granted,
Signature	Date Stamp	J	

3/14/2024

Signer Name Here



Milan Institute of Cosmetology Vacaville, CA

1679 E. Monte Vista Avenue, Suite 200, Vacaville, CA 95688

Notice of Annual Security Report & Disclosures Availability

Milan Institute of Cosmetology Vacaville, CA Annual Security Report and policies are now available. This report is required by federal law and contains policy statements and crime statistics for the school. Three years' worth of statistics are included for certain types of crimes that were reported to have occurred on campus, in or on off-campus buildings or property owned or controlled by the school and on public property within or immediately adjacent to the campus.

The Annual Security Report, Controlled Substance Policy, Emergency Action Plan, which includes the fire safety report, and Student Right to Know and Federal Retention Rates and Enrollment Demographics are available online at https://milaninstitute.edu/student-services/mic-consumer-and-clery-information/vacaville-ca

The policy statements address the school's policies, procedures and programs concerning safety and security, for example, policies for responding to emergency situations and sexual offenses.

Policies statements, awareness and programs published on the internet for reviews are:

Notice of Rights Under FERPA

Directory Information- Public Notification

Campus Security Policy

First Aid and Blood Spill Policy

Sexual Harassment and Violence Policy

Milan Sexual Assault, Domestic Violence, Dating Violence and Stalking Information and Prevention

Sexual Assault Education Pamphlet

Campus Sexual Violence Pamphlet

Relief for Sexual Assault Victims Pamphlet

Domestic Violence Pamphlet

Dating Violence Pamphlet

Stalking Pamphlet

Bystanders Pamphlets

Drug Free School Statement

Alcohol and Drug Education Brochure

State Licensure Disclosures

Placement Rates

Vaccination Policies

These statements are available online at http://www.milaninstitute.edu/consumer-and-clery-information.

You may also request a paper copy from the Campus Director or Dean.

The following disclosures are located in the school's catalog, available online at https://milaninstitute.edu/student-services/school-catalogs/
Transfer Credit Policy

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Milan Institute of Cosmetology-Vacaville

Pursuant to the federal Student Right-to-Know Act, on an annual basis, Milan Institute of Cosmetology determines and makes available an overall graduation rate of certificate or degree-seeking, first-time, full-time, undergraduate students. In addition, Milan Institute of Cosmetology also provides the Student-Right-to-Know graduation rate disaggregated by various sub-categories, as determined and defined by the U.S. Department of Education.

The Student Right-to-Know graduation rate is based on a "cohort study," meaning that a group or "cohort" of students is identified and then monitored over a period of time. The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between September 1, 2020, and August 31, 2021. The rate represents the number of those students who earned their degree or certificate within 150% of the normal time required to complete their program. The rate does not include students who left school to serve in the armed forces, on official church missions, or in the foreign service of the federal government. Students who died or were totally and permanently disabled also are excluded.

It is important to note that the Student Right-to-Know graduation rate is calculated at the school level. In other words, there is one rate for the entire school, not a rate for each specific program. Certain institutions also are required to calculate and distribute graduation or completion rates for students receiving athletically related student aid, as well as transfer-out rates. These requirements, however, are not applicable to Milan Institute of Cosmetology. The most recent, disaggregated Student-Right-to-Know graduation rate for Milan Institute of Cosmetology is set out in the following chart:

Student Category	Number of Students	Number Graduating Within 150%	Graduation Rate
Men	5	2	40%
Women	126	56	44%
Nonresident Alien	0	0	0%
Hispanic/Latino	36	17	47%
American Indian or Alaska Native	0	0	0%
Asian	7	4	57%
Black or African American	39	11	28%
Native Hawaiian or Other Pacific Islander	5	5	100%
White	26	11	42%
Two or More Races	0	0	0%%
Race and Ethnicity Unknown	6	5	83%
Received Pell Grant	85	34	40%
Received Subsidized Stafford Loan but no Pell Grant	21	13	62%
Received No Subsidized Stafford Loan or Pell Grant	25	11	44%
OVERALL	131	58	44%

Milan Institute of Cosmetology also makes available each year a federal retention rate, which is the percentage of first-time, full-time students from the previous fall who are still enrolled, or successfully completed their program, the following year. Like the Student-Right-to-Know graduation rate, this retention rate is based on a cohort study and calculated at the school level (*i.e.*, there is one rate for the entire school, not a rate for each specific program). The current rates, set out below, are based on the group of students who enrolled for the first-time, as full-time students, between August 1, 2023, and October 31, 2023, and who were still enrolled or completed their program as of Fall 2023. The most recent federal retention rate for Milan Institute of Cosmetology is set out in the following chart:

Number of Students who Started	Number Still Enrolled or Completed	Retention Rate
234	139	59%

Milan Institute of Cosmetology also makes available each year federal enrollment demographics, which is the percentage of those enrolled, full-time students at the institution who are male; are female; receive a Federal Pell Grant; and are a self-identified member of a racial or ethnic group. Like the Student-Right-to-Know graduation rate, these enrollment demographics are based on a cohort study and calculated at the school level (i.e., there is one rate for the entire school, not a rate for each specific program). The federal demographics for Milan Institute of Cosmetology are set out in the following chart and is for the date rate 8/1/2023 – 10/31/2023:

Student Category	Number of Students	Percentage of overall enrollment	
Men	13	6%	
Women	1221	94%	

Received Pell Grant	98	42%
Nonresident Alien	0	0%
Hispanic/Latino	84	36%
American Indian or Alaska Native	1	0%
Asian	7	3%
Black or African American	41	18%
Native Hawaiian or Other Pacific Islander	4	2%
White	67	29%
Two or More Races	4	2%
Race and Ethnicity Unknown	25	11%
OVERALL	234	

Current and prospective students may request a paper copy of this disclosure from the Campus Director, or by emailing complianceteam@milaninstitute.edu. This disclosure also is available on Milan Institute of Cosmetology's website at https://milaninstitute.edu/consumer-and-clery-information. The Student-Right-to-Know graduation rate for Milan Institute of Cosmetology is based on data reported by the school in connection with the National Center for Educational Statistics (NCES) Integrated Postsecondary Education Data System (IPEDS) 2023-2024 Graduation Rate Survey. The federal retention rate and federal enrollment demographics are based on data reported by the school in connection with the NCES, IPEDS 2023-2024 Enrollment Survey.

"-" indicates that there were no students in this category.

Signature

Signer Name Here

Signature

Signer Name Here

Cam	pus Location	
1.	There is no promise of employment or income level upon completion of the program.	Initials
2.	It is your sole responsibility for repayment of all debts incurred for your education.	Initials
3.	I have received a catalog and consumer information containing and describing all of the following:	Initials
Cata	log Delivery Selection	Initials
Α.	The courses offered	Initials
В.	The program objectives	Initials
C.	Length of the program to be attended	Initials
D.	The faculty and their qualifications	Initials
E.	Schedules of tuition, fees and all other charges and expenses necessary for completion of course study	Initials
F.	All cancellation and refund policies	Initials

Prior to executing your enrollment at the *Milan Institute of Cosmetology* you have been provided with the following information:

Initials:

G.	Policies and Procedures	Initials
Н.	School Satisfactory Progress Policy	Initials
I.	Non-Discrimination Statement and Students with Disabilities Policy	Initials
J.	Controlled Substance Policy and Drug Free Statement	Initials
K.	Student Sexual Harassment Policy	Initials
L.	Copyright Infringement Policy	Initials
		Initials
M.	Gainful Employment Disclosure	
4.	Crime Statistics, Sexual Violence Policies, Awareness and Programs	Initials
5.	Financial Aid Consumer Information.	Initials
6.	If the student loan is guaranteed or insured by the state or federal government and you default on the loan the federal or state government or the loan guarantee agency can take action against you, including applying any income tax refund to which you are entitled to reduce the balance owed on the loan.	Initials

Initials:

7.	I understand there may be security cameras on the premises.	Initials
8.	I am aware that during my externship (if applicable), I will need to have reliable transportation to travel to my externship site.	Initials
9.	GED Test Site Information is available on the school's website <u>www.milaninsitute.edu</u>	Initials
10.	Voter Registration Information is available on the school's website <u>www.milaninstitute.edu</u>	Initials
11.	Completion and Placement Rates	Initials
12.	Student Media Waiver - I hereby give my permission to publish the following information for review by students, school staff and the general public: My name; program enrolled; picture; survey comments; testimonial letter. I understand the above mentioned may be used in advertising and promotional material for the school as an endorsement. I will hold the school harmless against any liability or damages caused by my appearance or participation in school publications or on the website. I authorize the information above to be exhibited on campus, on the school's website, or in school publications, and understand there is no form of compensation as a result. I understand that I may request to have my information removed at any time. Student Injury/Illness Disclosure - Milan Institute is not liable or responsible for the payment of	Initials
13.	expenses incurred as the result of injury or illness. The School may be responsible only if/when the student can prove the School and/or its employees have been found to be negligent. Any charges for non-covered procedures, and charges above the Schedule of Benefits, will be the sole responsibility of the student.	Initials
14.	Hold Harmless Agreement- Services: I understand that Milan Institute and Milan Institute of Cosmetology offer training programs in Cosmetology, Massage, and Allied Health. As part of the curriculum, students practice skills on one another in the student Salon/Spa under the supervision of instructors. By agreeing to this, I absolve Milan Institute and Milan Institute of Cosmetology, including their proprietors, officers, agents, instructors, and students, from any liability for any injuries or damages resulting from the services received at the school. I also acknowledge that I assume all risks associated with chemical product applications without a patch test.	Initials

Hold Harmless Agreement- Events: As part of your education at Milan Institute, you may be asked to participate Initials and/or volunteer in various workshops and/or events. These experiences will further enhance your skills in your chosen field of study. The school, the workshop, nor the event sponsors assume any liability in your travel to and from the workshop facility or event site. You will assume responsibility for arranging transportation and for providing your instructor with proof of a valid Driver's License and Vehicle Insurance before participating in any workshop/event. This Hold Harmless Agreement includes your travel should you decide to carpool with other students or staff. The signing of this document relieves Milan Institute of any liability for injuries or damages incurred during student participation off campus. School's Right to Cancel: During the cancellation period, the School has the right to cancel your enrollment Initials agreement for violations of school policy, including but not limited to violations of conduct policy; absences; 16. non-payment. Internship/Externship Disclosure: This program of study may require Students to work in an externship, Initials clinic, and/or student spa/salon business, owned and operated and/or completely unrelated to this school, to achieve the hours of hands-on experience required to satisfy their requirements for successful completion of this program. Furthermore, per Federal regulations, Students are not entitled to any form of compensation from said externship, clinic, and/or student spa/salon business(es) as the students are 17. working for credits in their program. Students may not seek any legal damages from this school or the externship, clinic, and/or student spa/salon business(es) for claims of unpaid wages or unemployment insurance for their work at said locations as a student during the program of study, as payment for such work would be unlawful. Licensure: I understand that the link below provides information regarding whether completion of Initials programs with a state licensure component would be sufficient to meet licensure requirements in a state, including positive licensure determination, negative licensure determination, and no licensure determination. I understand it is my responsibility to formally notify the school in writing should I transfer 18. out of state during my enrollment in the program to provide an updated address. If I am located in a different state than my institution, it is essential to review this information if I intend to become licensed in the state where I am currently located. The institution will provide a paper copy of the information on request. https://milaninstitute.edu/consumer-and-clery-information/ I certify that I have read and understood the foregoing information. Date Stamp Signature 3/14/2024 Signer Name Here

Date Stamp

3/14/2024

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Signature

Signer Name Here



Academic achievement earned via distance education may not be accepted for reciprocity or eligible for licensure in other states.

The cost to provide distance education is the same as that for classroom education. The charges to your financial ledger will be the same if you were attending theory classes on campus.

The following are the distance education technologies (hardware and software) that will be required to successfully complete the program:

Chromebook or equivalent computer (see requirements below)
Office 365 – provided
Teams - provided
Web browser

Requirements for computer: Laptop or Desktop running Windows 10. At least 4GB of RAM At least 30GB of available storage No more than 6 years old

Signer Name Here

By signing this disclosure, I am indicating I have read and understand the above statement regarding hours earned via distance education and the technology requirements for distance education.

Signature Date Stamp
3/14/2024

Arbitration Agreement and Waiver of Jury Trial

Campus Name Campus City State Initials Any dispute I may bring against Amarillo College of Hairdressing, Inc., and/or any of its wholly owned subsidiaries, Milan Institute, Milan Institute of Cosmetology, or any of its parents, subsidiaries, successors, officers, directors, or employees, without limitation, (hereinafter collectively and individually referred to as "ACH") or which ACH may bring against me, no matter how characterized, pleaded or styled, shall be resolved by binding arbitration pursuant to the Federal Arbitration Act and conducted by the American Arbitration Association ("AAA") at the campus which I attended school and/or the general vicinity, at the discretion of ACH, under its Supplementary Rules for Consumer Related Disputes, and decided by a single arbitrator. Any dispute over the interpretation, enforceability or scope of this Arbitration Agreement shall be decided by the Arbitrator, and not by a Court. I explicitly waive any right I may have to a jury trial, and understand that the decision of the arbitrator will be binding, and not merely advisory. Neither ACH nor I shall file any lawsuit against the other in any court and agree that any suit filed in Initials violation of this provision shall be promptly dismissed by the court in favor of arbitration. Both ACH and I agree that the party enforcing arbitration shall be awarded costs and fees of compelling arbitration. The costs of the arbitration filing fee, arbitrator's compensation, and facilities fees that exceed the Initials applicable court filing fee will be paid by ACH. I agree that any dispute or claim I may bring shall be brought solely in my individual capacity, and not as Initials a plaintiff or class member in any purported class action, representative proceeding, mass action or consolidated action. Any remedy available from a court under the law shall be available in the arbitration. Initials To the extent I have outstanding federal student loan obligations incurred in connection with my Initials enrollment at ACH, any arbitration award providing monetary damages shall direct that those damages be first paid toward my student loan obligations. I may, but need not, be represented by an attorney at arbitration. **Initials** Initials If I desire to initiate arbitration, Information about the AAA arbitration process and the AAA Supplementary Rules for Consumer Related Disputes can be obtained at www.adr.org or 1-800-778-7879. I shall disclose this document to the AAA.

Initials

If any paragraph, sub-paragraph, provision, or clause herein is held invalid, said paragraph, sub-paragraph, provision, or clause shall not affect any other paragraph, sub-paragraph, provision, or clause that can have effect without the invalidated paragraph, sub-paragraph, provision, or clause, and thus is severable one from the other.

Initials

Except as specifically required by the laws of the State where the institution is located (as indicated at the top of this form), the fact of and all aspects of this arbitration and the underlying dispute shall remain strictly confidential by the parties, their representatives, and the AAA. I agree that any actual or threatened violation of this provision would result in irreparable harm and will be subject to being immediately enjoined.

Initials

We agree that neither we nor anyone else who later becomes a party to this predispute arbitration agreement will use it to stop you from bringing a lawsuit concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. You may file a lawsuit for such a claim, or you may be a member of a class action lawsuit for such a claim even if you do not file it. This provision does not apply to other claims. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the loan was obtained. We make the proceeding agreement only to the extent required by a valid regulation issue by the U.S. Department of Education.

Initials

I acknowledge and give my consent to use an electronic signature to bind me to this Agreement. I further acknowledge that this electronic signature attached to this document was created by me as a voluntary and knowing act that represents my intent to be legally bound.

Initials

Milan Institute and Milan Institute of Cosmetology seeks to resolve disputes or claims between any student and the school in a manner that addresses an individual student's complaint in an efficient, cost-effective, and quicker manner than traditional litigation. A student who enrolls at Milan Institute and Milan Institute of Cosmetology agrees, as a condition of his or her enrollment, to resolve any dispute through mandatory arbitration that shall not be adjudicated as a class action or a consolidated class arbitration proceeding. However, the school cannot require a student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 CFR 685.206(e); the school cannot, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR 685.206(e) at any time; and any arbitration, required by a pre-dispute arbitration agreement, tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR 685.206(e)(6)(ii).

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I HAVE HAD AN OPPORTUNITY TO FULLY READ AND UNDERSTAND THIS ENTIRE AGREEMENT. BY MY ABOVE INITIALS AND MY BELOW SIGNATURE, I CERTIFY THAT I HAVE READ, UNDERSTAND, AND AGREE TO THE TERMS OF THIS AGREEMENT.

Signature Date Stamp

Signer Name Here

Initials