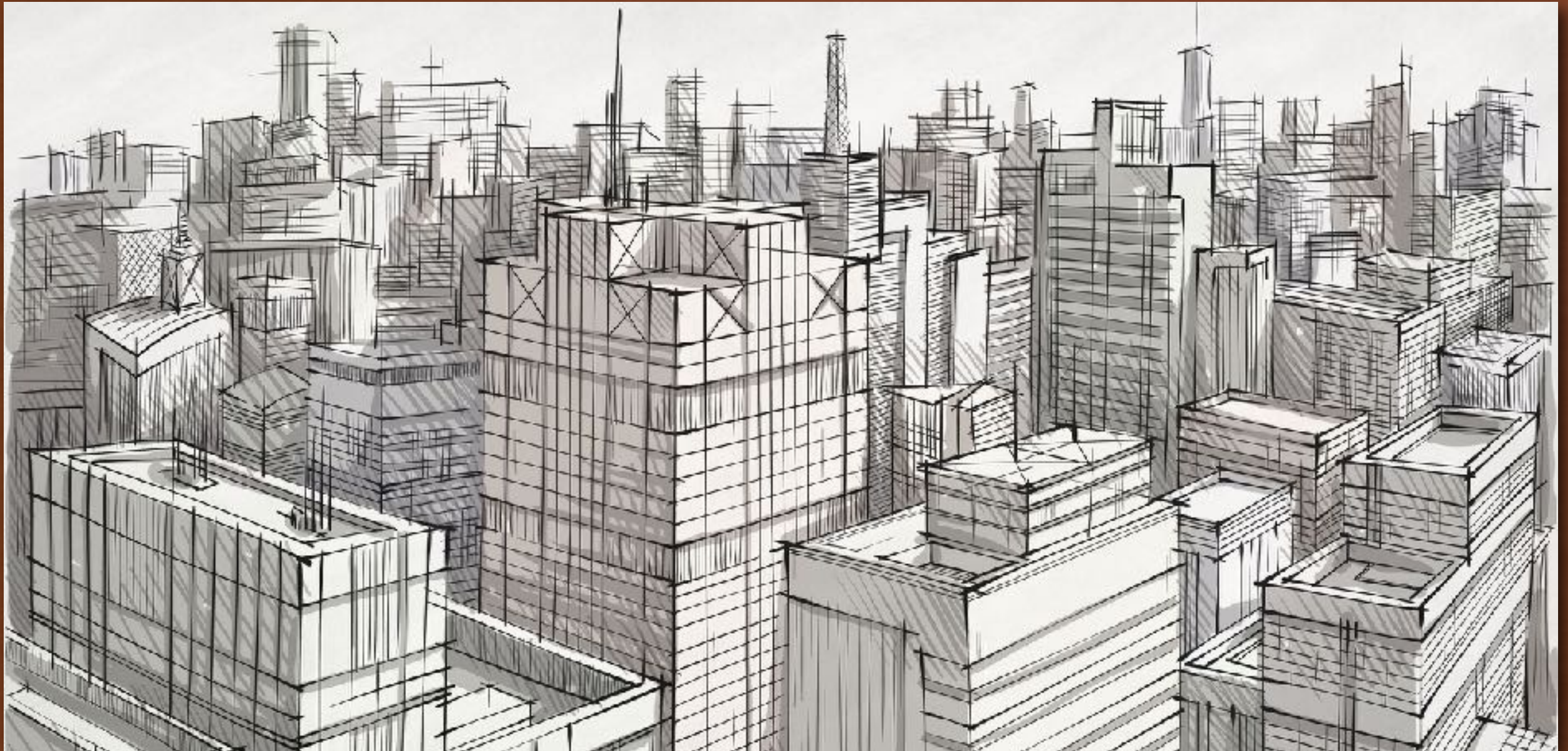


CREATIVE CIRCLE PORTFOLIO

05.AUG.21

BY INDUSTRIES





AUTOMOTIVE

**B
2
B**

**B
2
C**

NUTRITION

EDUCATION

REAL ESTATE

HEALTHCARE

MORTGAGE

BEAUTY

FAST - FOOD

BANKING

LEGAL

INSURANCE

RETAIL

CLIENTS

BY INDUSTRY

Automotive

AutoMax
Henna Chevrolet
Round Rock Nissan/Dodge
Braman Motors
Central Texas Powersports
BMW of Austin
Fernandez Honda

Beauty

Keratin Complex
American Apothecary

Banking

FirstBank
International Finance Bank
Mercantil CommerceBank
Check-N-Go
Bank Atlantic

Education

Beacon Academy of Nevada
University of Miami
FocalPoint Dance Studios
Little Pioneers PreSchool

Fast Food

Jack-In-the-Box
Canton Restaurants

Health Care

Liquid Payments
Memorial Healthcare Systems
Memorial Health Network
Quality Private Duty Care
Jackson Memorial Hospital
PCA Century Health

Hospitality

Wingate by Wyndham
Baymont Inn & Suites
Air Jamaica
Larkspur Hotels
Valentin Resorts

Insurance

North American Title Group
Excursion Insurance

Legal

Allison & Ward Law Firm
Legal Defenders
Alivio Legal
1-800-the-LAW2

Mortgage

AmeriSave
GMAC Mortgage
Weemba

Nutrition

Shape Lovers
Nutrition Smart

Retail

VMR Products
The Alison Group
Custom Tap Handles
Macy's
John William Interiors
Papillon
Max & Chloe
RamCo Trading
One Price
AirCo Mechanical
TAE Talent
American Apothecary
My Cuban Store

Real Estate

Affinity Management Services
Charming Homes Miami

Non-Profit

Host A Hero
Camillus House
Concert Association of Florida
Coral Gables Community Foundation
Hands-In-Action
[Manos en Acción]
JCI

Malls

Mall of the Americas
Greenhouse Mall
Miracle Mile BID

B2B

Mycsa
Ferti-Organic

AUTOMOTIVE

AutoMax
Henna Chevrolet
Round Rock Nissan/Dodge
Braman Motors
Central Texas Powersports
BMW of Austin
Bramin Honda

Dealer Samples

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This is The Official Truck of The Texas Trophy Hunter Association. It's built with a heavy-duty 3.5L V6 engine and a 5-speed automatic transmission. It's built with a heavy-duty 3.5L V6 engine and a 5-speed automatic transmission. It's built with a heavy-duty 3.5L V6 engine and a 5-speed automatic transmission.

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BEAUTY

American Apothecary of Kendall Website



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Keratin Obsessed™

Multi-Benefit Treatment Spray

Keratin Complex™, the leader in the smoothing industry, has created this amazing treatment to repair and all-in-one to protect, hydrate, and shine. One try, it's all yours.

Why we love it:

- All-in-one
- Smoothing
- Frizz-fighting
- Shine
- Heat protection
- Hydration
- Protection
- Shine

For more information, visit keratincomplex.com



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Beautiful hair every day.

KeraBrilliance™

Demi-Permanent Hair Color

KeraBrilliance™ Demi-Permanent Color delivers endless color possibilities, maximum shine, and brilliant reflective results—all from an ammonia-free formula.

Why we love it:

- Natural color and ammonia-free helps better hair, reduces protein, and smooths the cuticle.
- Formula of Keratin Complex™ and ammonia-free helps to help repair and make hair stronger.
- All-in-one
- Smoothing
- Frizz-fighting
- Shine
- Heat protection
- Hydration
- Protection
- Shine

For more information, visit keratincomplex.com



KERATIN COMPLEX.
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KeraLuminous™

Permanent Hair Color

KeraLuminous™ Permanent Color is 100% ammonia-free color that delivers rich, vibrant, and precise results.

Why we love it:

- Delivers the most vibrant shade of the hair while delivering maximum shine, maximum protein, and smooths the cuticle.
- Unique technology combines a combination of natural Keratin Complex™ and ammonia-free helps to help repair and make hair stronger.
- All-in-one
- Smoothing
- Frizz-fighting
- Shine
- Heat protection
- Hydration
- Protection
- Shine

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KERATIN COMPLEX.
Beautiful hair every day.

GraffitiGlam™

Intense Direct Pigments

GraffitiGlam™ Semi-Permanent Color exemplifies glamorous and expressive hair color that's inspired by graffiti—vibrant, one-of-a-kind, and all-in-one.

Why we love it:

- Delivers a collection of vibrant semi-permanent shades plus UV protection designed to help your color last longer.
- Our Advanced Keratin and Complex™ helps create a uniform canvas for both direct pigments and semi-permanent color.
- 10 shades plus UV protection available in a convenient, portable kit.

For more information, visit keratincomplex.com

The science of beautiful hair

Keratin—Healthy. Strong. Smooth.

Beautiful hair is the result of a healthy scalp and strong hair fibers. Keratin Complex™ is the only hair care brand that uses a patented Keratin Complex™ to repair and strengthen hair from the inside out. This is why Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

Healthy Hair

Healthy hair is the foundation for beautiful hair. Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

1. SHAMPOOS & CONDITIONERS

Shampoo and conditioner are the first step in the hair care routine. Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

2. BLOW-DRY AIDS & REPAIR SERUMS

Blow-dry aids and repair serums are the second step in the hair care routine. Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

3. HAIR MASKS

Hair masks are the third step in the hair care routine. Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

HYDRATE & REPAIR

Hydrate and repair is the fourth step in the hair care routine. Keratin Complex™ is the only hair care brand that can deliver the results you see in the images below.

BANKING

FirstBank

Memorial Day E-blast and ATM screen

[View this email in your browser](#)



We Are Free,
Thanks to the Brave.

Your FirstBank team shares its gratitude for all fallen soldiers throughout time, particularly those part of your family. Our every freedom exists because they made the ultimate sacrifice for us.

We pay them our respects by closing this Memorial Day
Monday, May 28th, 2018.
Please be safe.
Happy Memorial Day.

05/23/18 09:11

1 First Bank



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branches



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Honor Our
Nation's Heroes.

In honor of our U.S. heroes that gave their lives for us,
we will be closing for Memorial Day, **Monday, May 28th.**
We are grateful for their selfless service
and ultimate sacrifice.

Thank you for being part of the FirstBank family.
Have a happy and safe Memorial Day.

1 First Bank

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05/23/18 09:11

Money Market Campaign Print & Billboard

All Branches

1 First Bank

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—or our flexible, attentive service.
Please call your relationship banker directly.

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305-347-4000

848 Brickell Ave., Miami, FL 33131

Coral Gables | Deerfield | Doral | Hialeah | Kendall | Margate | Pembroke Pines | Pinecrest | Sunrise | Westchester



*Minimum deposit of \$100 required to open account. If daily balance is less than \$2,500, a \$20 monthly maintenance fee will apply. Fees could reduce the earnings on the account. No interest is paid on balances below \$2,500. Transfers from a money market account to another or to third parties by pre-authorized, automatic, or telephone transfers and checks, drafts, debit card, or similar order to third parties are limited to six (6) per month. Federal regulations require reclassification of money market accounts to checking accounts for excessive withdrawals. Interest rates may change at any time. FirstBank Personal Money Market accounts are subject to FirstBank terms and conditions. FirstBank makes no claims or warranties regarding accuracy of Money Market rates for Bank of America, Chase, or Wells Fargo. Only comparable products are represented.

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Coral Gables
305-442-1220
2090 Ponce de Leon Blvd.
Coral Gables, FL 33134

Westchester
305-552-1515
9290 SW 40th St.
Miami, FL 33165

Brickell | Deerfield | Doral | Hialeah | Kendall | Margate | Pembroke Pines | Pinecrest | Sunrise



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Kendall
305-388-4044
13730 SW 88th St.
Miami, FL 33186

Westchester
305-552-1515
9290 SW 40th St.
Miami, FL 33165

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Pinecrest
786-347-4000

9795 South Dixie Hwy., Miami, FL 33156

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Doral
305-455-7170
3800 NW 107th Ave.
Doral, FL 33178

Hialeah
786-478-3300
1225 West 40th St.
Hialeah, FL 33012

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*Minimum deposit of \$100 required to open account. If daily balance is less than \$2,500, a \$20 monthly maintenance fee will apply. Fees could reduce the earnings on the account. No interest is paid on balances below \$2,500. Transfers from a money market account to another or to third parties by pre-authorized, automatic, or telephone transfers and checks, drafts, debit card, or similar order to third parties are limited to six (6) per month. Federal regulations require reclassification of money market accounts to checking accounts for excessive withdrawals. Interest rates may change at any time. FirstBank Personal Money Market accounts are subject to FirstBank terms and conditions. FirstBank makes no claims or warranties regarding accuracy of Money Market rates for Bank of America, Chase, or Wells Fargo. Only comparable products are represented.

FirstBank

Social Media Calendar

Date	Topic	Post	Artwork
4/1 Sunday	Holiday	Today is a double day celebration, both Easter and April Fools' day! Enjoy!	
4/2 Monday	IRA	Tax day is only 15 days away. Open an IRA to save on 2017 taxes while you still can.	
4/3 Tuesday		No post today	
4/4 Wednesday	Online Loan Payment	Click. Pay. Relax. Enjoy FirstBank online loan payment.	
4/5 Thursday		No post today	
4/6 Friday	IRA	Here's the IRA information you need to know before filing your 2017 taxes.	
4/7 Saturday		No post today	
4/8 Sunday		No post today	
4/9 Monday	Savings Account	We are here to help you save when you open a FirstBank Saving Account. Here are some saving tips to get started.	
4/10 Tuesday		No post today.	
4/11 Wednesday	Money Market	Sit back. Relax. And, watch your money grow. Open a FirstBank Money Market Account.	
4/13 Thursday		No post today.	
4/13 Friday	CD	Have you seen our GREAT Rates? Don't miss them, come in and open a CD today!	
4/14 Saturday		No post today.	
4/15 Sunday		No post today.	
4/16 Monday	IRA	Time is up to save on your 2017 taxes. Fund your future before you file. Open an IRA now. 305.577.6000.	
4/17 Tuesday	Investment	Tax day is here. Happy Filing! Did you know 70% of Americans get a refund? Invest it wisely with us.	
4/18 Wednesday		No post today	
4/19 Thursday		No post today	
4/20 Friday	CD	It's time to plant your money seed and watch your money grow? Enjoy our great CD rates now.	
4/21 Saturday		No post today	
4/22 Sunday	Holiday	Happy Earth Day! May you enjoy the wonders of this bountiful planet Earth.	
4/23 Monday	Customer Appreciation	"Thank you!" Your FirstBank team would like to thank you for choosing us!	
4/24 Tuesday		No post today	
4/25 Wednesday		No post today	
4/26 Thursday	Savings	Save for the sunshine! With May coming soon, FirstBank Savings, IRA, Money Market and CDs will help you boost your savings..	
4/27 Friday		No post today	
4/28 Saturday	ATMs Everywhere	Everywhere you go, Our ATMs are there for you.	
4/29 Sunday		No post today.	
4/30 Monday	Checking	A FirstBank Checking Account offers you Mobile Banking, Mobile Deposit, Online Payment, Bill Pay and, E-Statements. Open one today.	

International Finance Bank Brochure



International
Finance Bank

International Finance Bank Facebook Calendar

Date		Topic	Facebook Post
8/1	Wed.	—	
8/2	Thu.	—	
8/3	Fri.	Finance Goals	Some Banks finance mortgages, we finance dreams.
8/4	Sat.	—	
8/5	Sun.	—	
8/6	Mon.	Equity Lines of Credit	Our Equity Lines of Credit help establish a flexible line based on your existing home equity.
8/7	Tues.	—	
8/8	Wed.	—	
8/9	Thu.	Holiday	The strongest bonds last a lifetime. It's the care we invest in you. Happy Sister's Day!
8/10	Fri.	—	
8/11	Sat.	—	
8/12	Sun.	—	
8/13	Mon.	Contribution to Permanent Mortgage	Looking to build? Our Contribution to Permanent Mortgages fund new home constructions.
8/14	Tues.	—	
8/15	Wed.	—	
8/16	Thurs.	Community Engagement	We're investing in your community, to invest in a better future for you.
8/17	Fri.	—	
8/18	Sat.	—	
8/19	Sun.	Holiday	On this day World Humanitarian Day, we honor and thank the world's health and aid workers.
8/20	Mon.	—	
8/21	Tues.	Holiday	We build "grand" relationships to invest in your "grandest" dreams. Happy Grandparents Day!
8/22	Wed.	—	
8/23	Thu.	—	
8/24	Fri.	Home Loan	Looking for a home loan? We offer a variety of home loan options to domestic and foreign buyers.
8/25	Sat.	—	
8/26	Sun.	—	
8/27	Mon.	Holiday	We'd like to thank you just because you are you. Happy National Just Because Day.
8/28	Tues.	—	
8/29	Wednesday	—	
8/30	Thursday	—	
8/31	Friday	Janitor Mortgage	Our Janitor Mortgages come with optional Choose from fixed rate, ARM or interest only.

Date		Topic	Facebook Post
8/1	Wed.	—	
8/2	Thu.	—	
8/3	Fri.	—	
8/4	Sat.	—	
8/5	Sun.	—	
8/6	Mon.	—	
8/7	Tues.	—	
8/8	Wed.	—	
8/9	Thu.	—	
8/10	Fri.	—	
8/11	Sat.	—	
8/12	Sun.	—	
8/13	Mon.	—	
8/14	Tues.	—	
8/15	Wed.	—	
8/16	Thurs.	—	
8/17	Fri.	—	
8/18	Sat.	—	
8/19	Sun.	—	
8/20	Mon.	—	
8/21	Tues.	—	
8/22	Wed.	—	
8/23	Thu.	—	
8/24	Fri.	—	
8/25	Sat.	—	
8/26	Sun.	—	
8/27	Mon.	—	
8/28	Tues.	—	
8/29	Wed.	—	
8/30	Thurs.	—	
8/31	Fri.	—	



International
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8/17	Wed.	—	
8/18	Thu.	—	
8/19	Fri.	Holiday	On this day World Humanitarian Day, we honor and thank the world's health and aid workers.
8/20	Sat.	—	
8/21	Sun.	—	
8/22	Mon.	—	
8/23	Tues.	—	
8/24	Wed.	—	
8/25	Thu.	—	
8/26	Fri.	Home Loan	Looking for a home loan? We offer a variety of home loan options to domestic and foreign buyers.
8/27	Sat.	—	
8/28	Sun.	—	
8/29	Mon.	Professional Loans	We have several lending services available for your specific professional needs, whether you're an attorney, CPA or Physician.
8/30	Tues.	—	
8/31	Wednesday	—	
8/32	Thursday	—	
8/33	Friday	Janitor Mortgage	Our Janitor Mortgages come with optional Choose from fixed rate, ARM or interest only.

EDUCATION

Beacon Academy of Nevada



HEALTHCARE

Andanet.com

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ENSURE YOUR MEMBERS GET THE ELEVATED LEVEL OF CUSTOMER CARE THEY DESERVE.

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About Arise Virtual Solutions Inc.:

Arise is a pioneer of on-demand customer management technology and business process outsourcing. Our powerful cloud-based platform provides a virtual nationwide network to connect primarily work-at-home service professionals running small call center businesses to companies needing contact center and other business services. Built to scale, Arise makes the way for a superior customer experience for innovative enterprises from startups to Fortune 500.

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- Medicare and Medicaid Support
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- Health Risk Assessments
- Claims Support
- Provider Referral, Look-Up and Support
- Star Ratings Survey

LET'S CONNECT:



Arise Newsletter
targeting the healthcare market



Aware for Your Health

January is Cervical Health Awareness Month

In honor of Cervical Health Awareness Month, Memorial Health Network is raising awareness, highlighting issues related to HPV and cervical cancer. Here's what you need to know to take control of your health.

The Facts: Each year, nearly 13,000 women are diagnosed with cervical cancer in the United States. Cervical cancer is linked to HPV which is a common sexually-transmitted infection. About 79 million Americans currently have HPV but many of them don't even know they are infected.

In Florida alone, 8.3 out of every 100,000 women were diagnosed with cervical cancer in 2014, and 2.8 of every 100,000 women died from it, according to statistics from the U.S. Health and Human Services Department.

The Good News: Cervical cancer is one of the most preventable cancers through vaccinations and regular screenings.

Simple Tips to Stay Healthy

- **Get screened.** Women should get regular Pap tests starting at age 21. Early detection is key.
- **Get vaccinated.** Pre-teen girls and boys should get the HPV vaccine at age 11 or 12. Women up to age 26 and men up to age 21 can still get the vaccine.
- **Talk about it.** Don't let the HPV stigma keep you from getting the facts. Ask your doctor about HPV.

Depending on your insurance, you may be able to get these services at no cost. Check with your insurance company to learn more.



Memorial Health Network is a physician-led organization created to manage and operate a clinically integrated provider network in collaboration with Memorial Healthcare System.

Memorial Health Network monthly newsletters

Alcohol Abuse Is Deadly.



April is Alcohol Awareness Month.

In honor of Alcohol Awareness Month, Memorial Health Network is raising alcohol awareness in an effort to prevent the chances that you and your loved ones will suffer the damaging effects of alcoholism and alcohol abuse. Approximately 62,000 men and 26,000 women die from alcohol-related causes annually.¹ This makes it the third leading preventable cause of death in the United States.

The Facts: In 2015, of 78,529 liver disease deaths among people ages 12 and older, 47.0 percent involved alcohol. In 2013, 47.9 percent of cirrhosis deaths were alcohol related. The highest proportion of those deaths (76.5 percent) was of people ages 25–34.² Furthermore, more than 23 million people over the age of 12 are addicted to alcohol or drugs.³

The Good News: It can be prevented with healthy choices and proper health condition management. Generate awareness or preventative measures everyday you can. By informing Americans, we can drastically decrease their chances of becoming part of this statistic.

Alcohol Consumption Advice:

- **Set Limits:** Know what your limits are. Set boundaries and adhere to them when you drink socially. Two drinks are the advisable daily limit depending on many unique factors, including other medications. Advise your drinking buddies to do the same.
- **Find Alternatives:** Substitute drinking alcohol with something that is healthy and nutritive to your body once you've reached your limit. Try hydrating with water, teas or juices.
- **Ask the Experts:** Discuss the amount you are drinking with your medical practitioner and ask if there is cause for concern. Ask for a screening to see if you are at risk.
- **Ask Your Family:** Discuss family history of alcohol related issues with your relatives to find out if you have a hereditary predisposition to the adverse effects of alcohol. Then, tell your doctor what you discover.

Alcohol is all around us and abusing it can be deadly. Get a screening to see if you are at risk to the dangers of alcohol abuse and encourage your family and friends to do so as well. You could help save their lives.



Memorial Health Network is a physician-led organization created to manage and operate a clinically integrated provider network in collaboration with Memorial Healthcare System.

¹ (Cited 2018, February 13). Alcohol Facts and Statistics. Retrieved from <https://pubs.niaaa.nih.gov/publications/alcoholfacts&stats/AlcoholFacts&Stats.pdf>

² (Cited 2018, February 5). For Family and Friends: You are Not Alone. Retrieved from <https://www.ncadd.org>

³ (Cited 2018, February 5). Alcohol Facts and Statistics. Retrieved from <https://www.niaaa.nih.gov/alcohol-health/overview-alcohol-consumption/alcohol-facts-and-statistics>

Memorial Healthcare Systems Audit Awareness Campaign



LEARN IT

Get on the TREE—before that ball drops.

Don't get caught off guard! Beginning in 2018, the audit firm CynergisTek may contact you to confirm that you received Memorial's new IT policies. Everything you need to know is explained on the TREE. **Be sure to take the mandatory course by December 31, 2017.**

Three New HIPAA IT Security Policies

- 1) **ACCESS**
System Access Establishment, Modification and Termination Policy and Procedure
- 2) **MONITORING**
Information System Activity Review Policy and Procedure
- 3) **RISK ANALYSIS**
HIPAA Risk Analysis and HIPAA Risk Management Policy

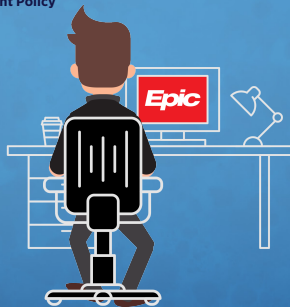
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For more information, contact us at
954.265.1165 or mhsprivacy@mhs.net.



New IT Security Policies
ACCESS | MONITORING | RISK ANALYSIS



LEARN IT

Best chance to take the course

Make a New Year's resolution to be prepared. Starting in January, CynergisTek may contact you to confirm that you receive new IT policies. All individuals affiliated with Memorial Healthcare System **MUST** take this course on the TREE by **December 31, 2017.**

Three New HIPAA IT Security Policies

- 1) **ACCESS**
System Access Establishment, Modification and Termination Policy and Procedure
- 2) **MONITORING**
Information System Activity Review Policy and Procedure
- 3) **RISK ANALYSIS**
HIPAA Risk Analysis and HIPAA Risk Management Policy

Take a moment right now to LEARN IT
on the TREE!

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New IT Security Policies
ACCESS | MONITORING | RISK ANALYSIS



Prepare for the Unexpected



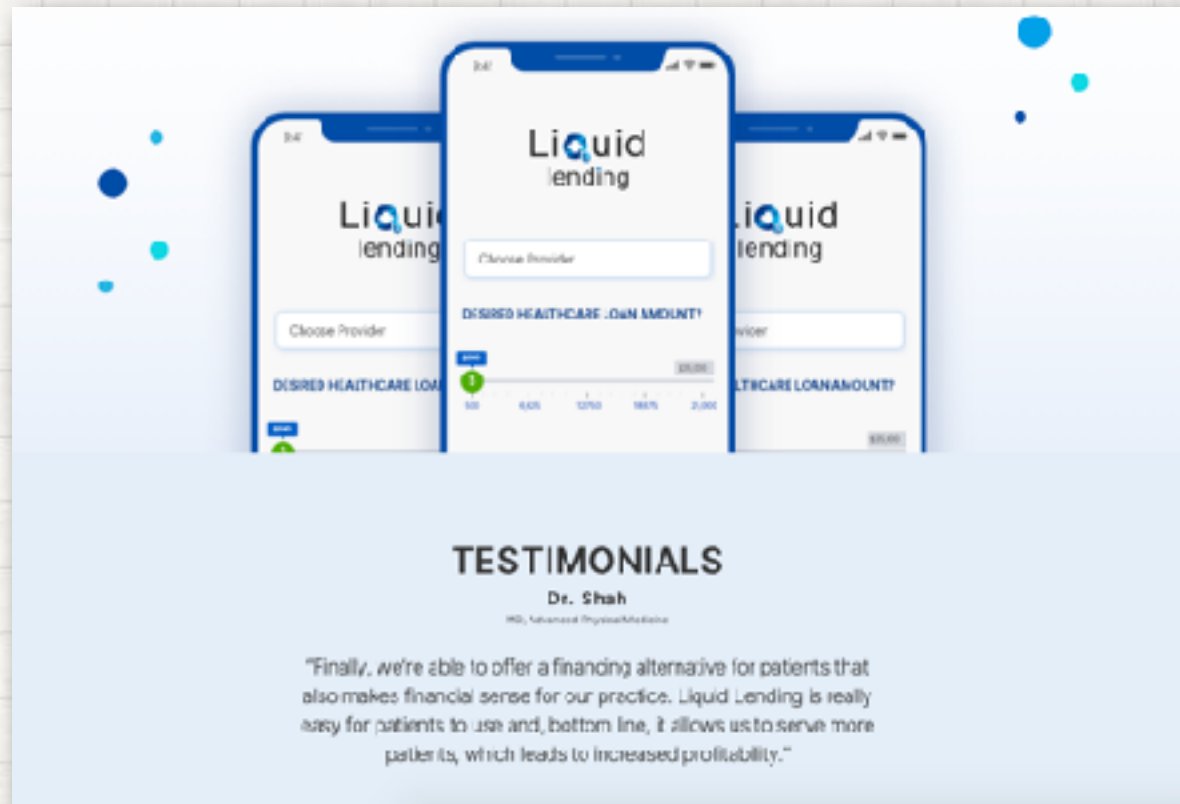
If you get contacted for the audit, confirm
that you received our new policies.



New IT Security Policies
ACCESS | MONITORING | RISK ANALYSIS



Liquid Lending Landing Page



TESTIMONIALS

Dr. Shah

MD, Advanced Physical Medicine

"Finally, we're able to offer a financing alternative for patients that also makes financial sense for our practice. Liquid Lending is really easy for patients to use and, bottom line, it allows us to serve more patients, which leads to increased profitability."

Liquid
lending



PROVIDERS

Treat more patients, without the worry!

The Liquid Lending point-of-sale solution facilitates patient lending without the hassle of fees or discounts. Providers are paid directly, in full, the following business day. Liquid Lending gives providers the comfort of knowing that their payment has already been received.

[READ MORE](#)

[PROVIDERS ENROLL](#)

IMPORTANT UPDATE: Due to COVID-19, additional documentation may be required for patients/applicants as



Innovative New Patient Financing Option Gives Both Patients And Healthcare Providers A Big Advantage

Healthcare providers are realizing the true value of an alternative financing option, providing patients with the care they need while sustaining and growing their practice.

Known as [Liquid Lending](#), this innovative financing solution is easy to use, mobile friendly and instant. Patients get an on-the-spot decision with variable payment options and reasonable interest rates. Providers receive their payment the next business day with no hidden fees or discounted loan amounts. This solution is available to all healthcare providers, including primary care doctors, specialists, general and specialty dentistry practices, wellness centers, chiropractors, med spas, cosmetic surgeons, and even veterinarians.

A financing alternative like Liquid Lending comes at a crucial time since [26 million](#) Americans are struggling with medical bills. Many patients are increasingly responsible for the rising cost of their healthcare, which creates challenges for healthcare providers. Before Liquid Lending, processes were costly in terms of time and lost revenue for a multitude of providers.

One of the many advantages of this financing option is that it's so [easy for patients to use](#). They simply download an app on their smart device, or visit the application website, and get an approval decision within minutes. This enables patients to apply on the spot in their provider's office, or from anywhere any time. Since the payment goes directly to the provider, patients don't have to handle the money, write checks, or figure out how they can afford treatment. Since it is so simple and fast, it enables patients to proceed with getting whatever type of care they need without waiting. Liquid Lending can also be used for deductibles and co-pays, essentially making any healthcare service affordable. [Providers also benefit](#) from Liquid Lending's solution. Patients no longer walk out the door because they can't afford treatment. This direct-to-provider payment platform also eliminates the need to track down patient

goes directly to the provider, patients don't have to handle the money, write checks, or figure out how they can afford treatment. Since it is so simple and fast, it enables patients to proceed with getting whatever type of care they need without waiting. Liquid Lending can also be used for deductibles and co-pays, essentially making any healthcare service affordable. [Providers also benefit](#) from Liquid Lending's solution. Patients no longer walk out the door because they can't afford treatment. This direct-to-provider payment platform also eliminates the need to track down patient collections and cuts down on administrative work, which helps the bottom line and increases profitability.

Juanita of [Beyond Limits](#), Greenville, SC, summed up this innovative patient lending alternative perfectly when she said, "Liquid Lending offers us a unique [patient financing solution](#) so our patients can get the treatments they need without having to worry about how to afford it. Plus, patients get an instant decision, and we get paid the next business day with no hidden fees. It's an invaluable service for us to offer."

Contact [Liquid Lending](#) today to learn more and how to offer this payment option to patients.

BY : Liquid Lending

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NEXT -

HOSPITALITY

Baymont Inn & Suites
Hometown Hospitality



Valentín Resort Brochure



WHERE THE *Journey* AS SPOUSES BEGIN



IMPORTANT INFORMATION FOR THE LEGAL CEREMONY

- The second study in the management of the children with heart failure is the *International Pediatric Study of Digoxin in Heart Failure* (DISH). This study is a multicenter, randomized, controlled trial, comparing digoxin to a non-digoxin regimen for the treatment of heart failure in children. The study is currently recruiting patients and is expected to be completed by 2005.

The legal literature will be presented in form of journal articles only.

- ▶ **Starting a business** (p. 101) 1. 20, Chai and
Wu (London, U.K.)

REQUIREMENTS FOR A CIVIL WEDDING

- **1992** **WHO** **6** **Supplement** **to** **Journal** **of** **Neurology**
- **1997** **WHO** **40** **Supplement** **to** **Journal** **of** **Neurology**
- **1998** **WHO** **41** **Supplement** **to** **Journal** **of** **Neurology**

1. **ANIS-ESSE** C. (no name, no letter as previous), 1991, 1992, 1993, 1994. The 1992 and 1993 labels are very similar to the 1991 label.

- **CHLORAMPHENICOL**
If the patient is dehydrated, he or she may develop a skin rash.
- **ERYTHROMYCIN**
Symptoms of the drug include nausea and vomiting, heartburn, constipation, and diarrhoea. In some cases, severe diarrhoea may occur.

MOONLIGHT
PAGE 6

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- [illegible]



COMPLIMENTARY
PACKAGE

- [illegible]

9월 10일 **인간사회의 변화와 발전**

UNFORGETTABLE
PACKAGE

- [illegible]



BOOK YOUR WEDDING

U.S. Patent and Trademark Office
Patent Office, 330 Constitution Avenue, NE
Washington, DC 20543

If you would like to start the DM, please call them at their toll-free number and let us know how we can help you. Please send us your proposal and plans. I will make it as general as possible.

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Long Beach, California 90804, U.S.A.
V. J. and R. J. Longman, 10000 Pacific Ave.,
Belmont, California 94002, U.S.A.

How do I use Value of Capital Management calculator? Just
21 input the number of shares owned, the price per share, the
22 annual dividend, and then click on the "Calculate" button.
23 The calculator will then calculate the value of capital management.
24

Donnerstag und Freitag werden ebenfalls mit einer Reihe von öffentlichen Veranstaltungen gefeiert. In Wiesbaden (Landesregierung) findet zu diesem Anlass ein Symposium statt. In Bonn werden ebenfalls öffentliche Veranstaltungen abgehalten. Wir werden in der Lage sein, diese Veranstaltungen zu unterstützen.



AN IDYLIC SETTING
FOR YOUR *Honeymoon*

But, again, looking at the implications for the rest of the world, it is not clear that the effects are as dramatic as they are in the United States. The effects on the rest of the world are much smaller, and the effects on the rest of the world are much smaller, and the effects on the rest of the world are much smaller.



hike float frolic sing search journey
transform escape excavate look drink play
listen prance relax create
picnic sketch eat delight
revel smile will you do
discover vacation bike paddle cruise love sweat
climb enjoy write tonight
skip dash humor dream dance
travel catch explore drive
challenge Mill Valley ?
wander drift hear celebrate retreat see
change observe chuckle jog giggle
move run whirl indulge glance
surf hop peek fish stroll cheer swim bathe
tour splash wonder experience stare

Save the Date
Wednesday Evening, May 5th, 2010
The Grand Opening Event
at Larkspur Hotel Mill Valley

invitation coming soon...

LARKSPUR HOTEL
Mill Valley



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North American Title Insurance Company



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NATIC's Agent Resources

Education is a powerful tool and as an underwriter, we work hard to provide substantial training resources for our agents. As one piece of that, we publish **LookingNorth**, our official monthly publication and communication tool designed specifically for our agents. It includes relevant, industry news and serves as a business resource and compliance guide. We invite you to review our most recent edition, as well as a sampling of other reports, newsletters and articles we provide to our agents to help them stay at the forefront of changes in our industry.

To access our full library of materials, including a searchable database of state-by-state bulletins and regulatory information, NATIC Agents should log on to [AgentLink](#).



LOOKINGNORTH – JULY 2017

7/7/2017 5:53:29 AM

LookingNorth: July – NATIC goes 'up on the Hill'

Don't miss our exclusive, live report from the American Land Title Association's 2017 Advocacy Summit, where we shadowed one of our agents during her Lobby Day experience on Capitol Hill. In this edition, we also feature that agent, Fortune Title Agency Inc., and share tips for fostering relationships with your government leaders and lobbying them like a pro. Leaders from across our company also share tips for harnessing the power of social proof to grow your business, a recent court case that serves as a reminder for title agents to review the vesting on a deed to determine who is in title and an update on conflicting federal and state laws with regard to marijuana use and whether cannabis-associated real estate is insurable.

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Protect Your Money
When Buying a Home
from Wire Fraud
Schemes:



Real Estate Dictionary

1031 Exchange: Also known as an IRS Section 1031 Exchange, a Starker Exchange or Like-kind Exchange, is a way of structuring a sale of certain kinds of property so the seller's profit or gain is not currently taxed. Instead, the property sold is replaced with another "like kind" property. If the transaction is properly structured, the seller's profit or gain is deferred to a future date. These transactions are governed by Internal Revenue Service (IRS) rules, Section 1031.

24-hour notice: Mandatory by law, tenants must be notified 24-hours before agents arrive for a showing.

A

Abstract: A summary of the key components of recorded deeds, mortgages, leases and other factors that affect a property's title.

Abstracting: The act of composing an abstract.

Abstractor: The person or entity that composes an abstract.

Acknowledgement: Legal validity granted to a document by an authorized official (such as a notary public) who certifies that a document is indeed executed (signed) by the named executor (signer).

Addendum: Something added (additions to a document). Real property sales often have addenda (plural of addendum) as the buyer and seller negotiate fine points.

Adjustable Rate Mortgage (ARM): A mortgage with an interest rate that changes at specific intervals as the loan matures; generally linked to some major benchmark rate such as movements in the economic index. The ARM is commonly offered for one, three, five or seven year periods. Also referred to as Adjustable Mortgage Loan (AML) and Variable Rate Mortgage (VRM).

Adjustable Mortgage Loan (AML): See Adjustable Rate Mortgages (ARM).

Adjustment Period: The time span between changes in the interest rate of an Adjustable Rate Mortgage (ARM).

Adverse Possession: An unauthorized possession of land for an allotted amount of time that results in the land owner losing land to the occupier.

Affiliated Business Arrangement: An ABA or ABA – sometimes also referred to as a Controlled Business Arrangement or Joint Venture – is a business established by two or more partner companies, often involved in providing services to consumers in a real estate transaction.

All-Inclusive Rate: In the title insurance industry, this term refers to a price set forth that includes both a title search and a closing. (This varies by company.)

ALTA: The acronym for American Land Title Association, the title insurance industry's national trade organization.

Agent: A licensed individual enacted to represent the buyer or seller in a real estate transaction.

Amended Value: The actual sale price of a home as adjusted from the previously listed or valued price.

Amortization: Derived from the French word "to kill," it means paying off a debt through regular partial

Home Buyer & Seller

Home Buyer

Buyer Information

Guide to Real Estate Transactions

Real Estate Dictionary

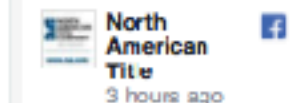
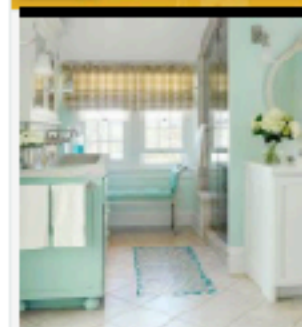
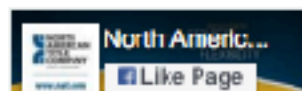
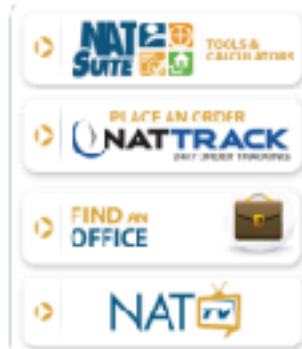
NAT Suite

Neighborhood data

Why Owner's Title Insurance?

50 Ways To Lose Title

Home Seller



North American Title Company



Title Insurance Services for Real Estate Professionals

In the competitive, challenging and changing environment of real estate, you need a title company that will become a true partner, invested in your success and providing a level of service to ensure a smooth transaction for all your clients.

For more than 60 years, North American Title Company (NATC) has offered a broad range of innovative solutions for the complex process of transferring real estate and insuring property titles. In addition, NATC provides sophisticated service, strategic technology and resources to facilitate and streamline your deals. We also provide 24/7 access to your information so you always have the peace of mind of knowing exactly where you are in the process for each transaction.

As your partner in this quickly expanding market, NATC also keeps you up to date on new title- and escrow-related courses, connects you to business-expanding networking events in your area, partners with you to produce professional marketing materials (where allowed by state regulations), and provides you with updated documents, industry news and convenient calculators.

Real Estate Services

Transaction solutions

► Resources for agents and brokers

The closing process

Useful links

Customer resources

NAT Suite



Escrow Basics

Escrow Basics: Securing the Real Estate Transaction

Buying or selling a home (or other piece of real property) usually involves the transfer of large sums of money. It is imperative the transfer of these funds and related documents from one party to another be handled in a neutral, secure and knowledgeable manner. Thus, the escrow process was developed for the protection of the buyer, seller and lender.

What is Escrow?

You will hear the word "escrow" used often throughout your homebuying process. The basic meaning of escrow is that it is money held by an independent third party during the course of a transaction.

Who is the independent third party who holds the money?

In many states, the escrow agent is a licensed agent within a title insurance company. Some states require an attorney to be the escrow holder for a real estate deal, while other states such as California have separate escrow companies that handle the real estate closing and the disbursement of the funds.

Where is the money held?

In the case of a real estate transaction, the escrow agent or escrow holder has a depository account to deposit the monies for the deal, including your down payment on the property, the funds you provide to cover the closing costs and your lender's disbursement of the mortgage monies. These monies are held in the account while the transaction is being finalized. From that account, the escrow agent eventually disburses the money to all parties to the deal.

What kind of payments are made out of the escrow funds?



The escrow agent receives detailed instructions from the lender, concerning what must be paid at the time of closing. These payments could include:


1. Payoff of all existing mortgages
2. Payoff of all existing judgments or liens
3. Payment of the balance of the sales price, after mortgages are paid, to the former owner
4. Real estate broker fees and commissions
5. Mortgage fees and commissions
6. Closing costs
7. Title, homeowners and mortgage insurance
8. Taxes
9. Recording fees


Title Information


▶ Title Basics


Escrow Basics



 









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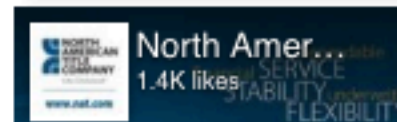
North American Title Company is among the largest real estate settlement service providers in the United States, offering its customers a unique blend of personal and dependable service, combined with the unsurpassed financial strength and stability of its S&P 500 parent company. Consisting of both agent and underwriter operations, we assist lenders, real estate agents, builders and commercial investors with every type of real estate transaction through our army of skilled underwriters, seasoned attorneys, and highly-trained closers and escrow providers coast to coast. For an overview of our products and services, we invite you to navigate our national site. For information specific to your geographic location, please use our office locator to visit your local branch's site.



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As an affiliate of North American Title Group, one of the nation's largest title services companies, North American National Title Solutions (NTS) is characterized by an experienced team of professionals, dedicated to catering to our clients' unique business needs. NTS provides industry-leading service, technology and expertise. Our multi-lingual staff of underwriters, experienced attorneys and dedicated transaction coordinators use vanguard technologies to ensure efficient results. NTS's affiliation with parent company Lennar Corporation (NYSE: LEN), a diversified real estate and financial services organization with over \$14.4 billion in assets (as of fiscal year ended November 30, 2015), provides us with distinctive financial strength.

Effective, efficient and experienced, our team is committed to honoring our Standard of Service Pledge. We are dedicated to finding leading title solutions for businesses across the nation. We invite you to join our list of valued clients who enjoy NTS's suite of premier benefits and services.



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17

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Billion Funded

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View a variety of loan options with no obligations, no commitments and most importantly, **no hidden fees**. Apply online or call one of our helpful licensed Loan Originators.

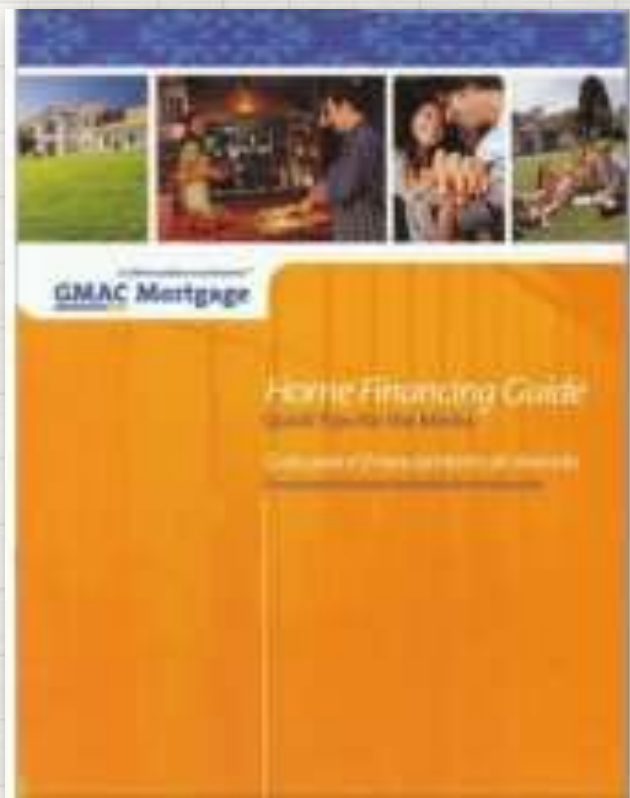


Close Your Loan

After underwriting your loan we will schedule closing at a time and location convenient for you.



GMAC Mortgage



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Senior Copywriter



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The Alison Group

Website recreation, SEO
and transfer

alisongroup.com



the alison group™

We have been designers and producers of Point of Purchase Displays, Sales Promotion Materials, Premiums, Packaging and Gift with Purchase since 1919. We get the job done right and provide solutions in Production Management, Fulfillment, and Distribution Logistics. We invite you to explore our products and services. We are motivated to ensure your satisfaction because we believe that great service at a competitive price is the cornerstone for building a long lasting relationship with our customers.

OUR HISTORY

The year was 1919 when Arthur Stern founded the Adams Manufacturing Company in a small warehouse in Philadelphia. He was one of the pioneers in what is now known as the Ad Specialty Industry. In the early 1930s, Denny Schwager was hired as a sales representative and after working for almost a decade for Adams moved to Miami, Florida. In 1939 he founded The Alison Company. The company grew and in 1988 the name was changed to The Alison Group by Denny's son who continues to run the company today. Larry Schwager is the President and his brother Jeff Schwager is the Vice President.

Denny started The Alison Company by selling deals. He established a successful relationship with his clients and realized that their needs went far beyond deals, being a very hard working and resourceful individual, Denny expanded his scope of manufacturing relationships and began to provide more often products. By doing this, he realized that he was not only providing additional products, but also more importantly providing a valued service to all his clients. His keen insight by offering quality products at the best possible price with outstanding service, continues to be the foundation for The Alison Group today.

The Alison Group has been growing successfully for the past 4 decades going from a one-man operation to having a national sales force. Our team still sells deals in addition to also offering a source for valued services such as point of purchase displays, sales promotion materials, premiums, gift with purchase (GWP), packaging, product design, production management, fulfillment and distribution logistics.

We invite you to explore our Company, our products, and our services. We are motivated to ensure your satisfaction because there is no such thing as a free lunch, we take ownership of every project, and are seen from start to finish.

The next time your company has an idea for a promotion or ad campaign, contact the experienced professionals at the Alison Group who still believe that great service at a competitive price makes for a long lasting relationship.

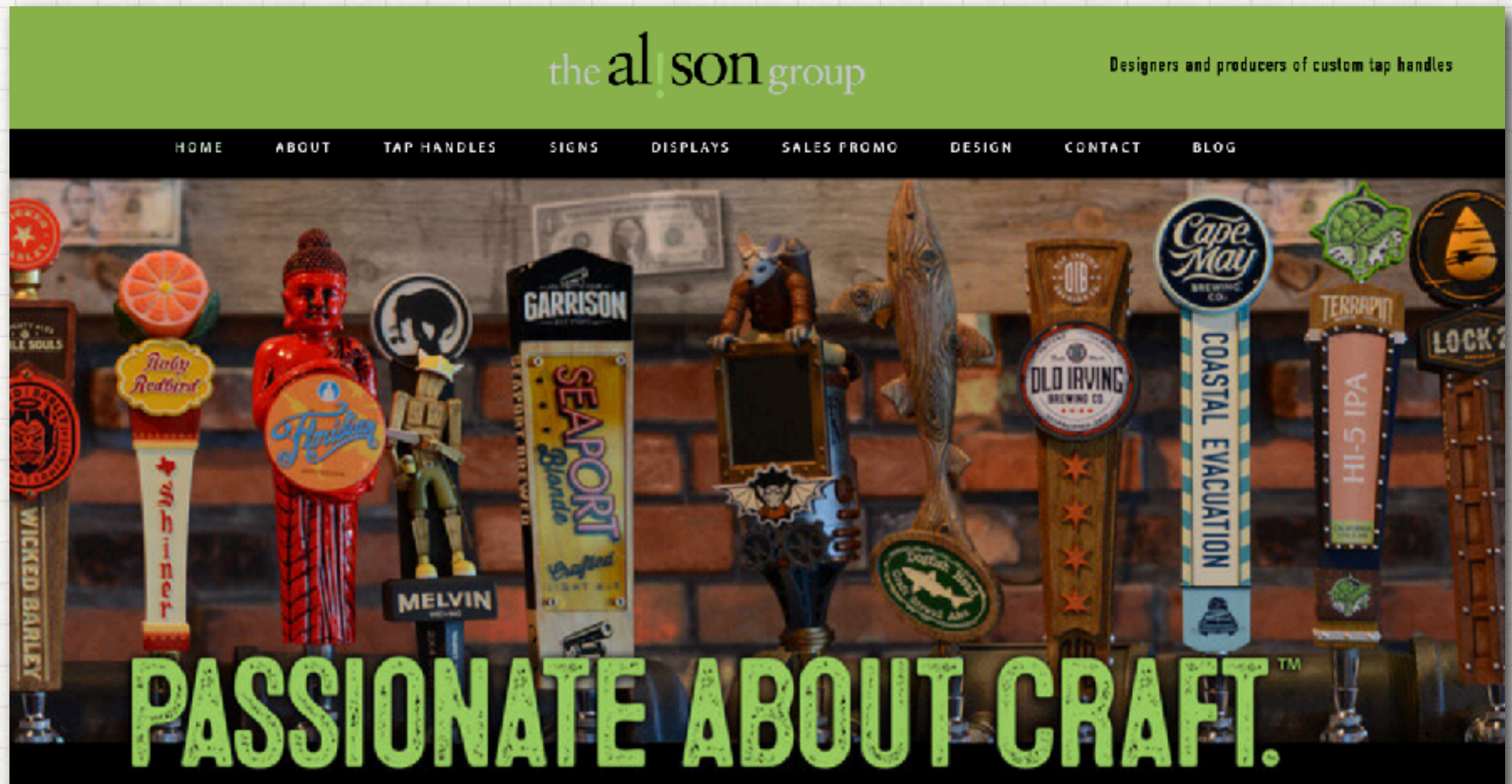


The Alison Group team believes that,
"GREAT service at a competitive

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“ THANK YOU
FOR YOUR TIME ”

— *Liane Ojito*