



DOS PINOS HOUSING COOPERATIVE, INC.

2550 Sycamore Lane
Davis, CA 95616-5901
(530)758-2550

Important—Please read

FOR AN APPLICATION TO BE CONSIDERED COMPLETE EACH ITEM LISTED BELOW MUST BE TURNED IN TO THE DOS PINOS OFFICE.

- Completed and signed application form (4 pages)
- One signed Tenant Reference form for each address where you have rented in the past 5 years
- Copies of **past 3 months** pay stubs for each adult member applying
- Copies of **past 3 months** bank statements for each adult member applying
- Copies of any other financial verification documents that need to be considered for your application (Social Security or retirement payments, etc.)
- A check for \$50 for one adult or \$80 for two adults applying

PLEASE NOTE THE FOLLOWING:

- **IT IS THE APPLICANT'S RESPONSIBILITY TO SUBMIT ALL REQUIRED DOCUMENTATION.**
- **YOUR PLACE ON THE WAITING LIST WILL BE DENOTED ACCORDING TO THE DATE AND TIME THE COMPLETE PACKET IS RECEIVED.**
- **A PLACE ON THE WAITING LIST WILL NOT BE RESERVED WITH RECEIPT OF PARTIAL APPLICATION PACKETS.**
- **IT IS YOUR RESPONSIBILITY TO KEEP US INFORMED IF YOUR CONTACT INFORMATION CHANGES. DOS PINOS IS NOT RESPONSIBLE FOR AN INABILITY TO CONTACT YOU SHOULD A UNIT BECOME AVAILABLE AND YOUR CONTACT INFORMATION IS OUTDATED.**

DOS PINOS HOUSING COOPERATIVE



More than just a place to live...

Dos Pinos is a cooperative housing community operated by its members through an elected board of directors and a professional management company. It is a limited equity, nonprofit corporation in which each member owns a share. The corporation holds the common mortgage, so when you "purchase" a unit, you are actually buying a share in the cooperative with the right to occupy that unit.

The Board of Directors
Dos Pinos Housing Cooperative
2550 Sycamore Lane, Davis, CA 95616
(530)758-2550
www.dospinoscoop.org



Dos Pinos Housing Cooperative

Vision Statement

(Adopted 7/12/00)



Dos Pinos Limited Equity Housing Cooperative is a community dedicated to creating a secure, trusting, respectful, extended family environment. We show our accountability and responsibility by governing our community through a representative democracy as well as by contributing our efforts in service.

Our vision incorporates our Community Affirmations. They were developed to describe the best of our individual experiences as part of something larger and to give direction to where we're going together.

Our Community Affirmations are:

1. Continuity - Historical rootedness
2. Our Diverse Rainbow - We seek to represent the larger world
3. Social Glue - Bonded with common values and shared interests
4. Feeling of Ownership - Partners in economic community
5. Participation - Service to the functioning of our community

Our vision defines our interest for bringing forward the positive aspects of community that we enjoy today as we grow into a better future together.



DOS PINOS HOUSING COOPERATIVE

A non-subsidized, affordable housing alternative in Davis, California

- All ages and walks of life are represented--singles, single parents, couples, and families with children.
- Dos Pinos has 60 units: one-, two-, and three-bedroom units with private individual courtyards and washer/dryer hookups.
- Members may also use the pool, spa, community room, and communal laundry room.
- Pets are allowed at Dos Pinos within our policy guidelines.

Unit Size	Number of Units	Approx. Square Footage	Monthly Assessment as of Jan. 2018	Max. <i>Basic</i> Share Value as of Jan. 2018*
1BR	6	652	\$679	\$21,007
2BR	28	928	\$953	\$27,739
3BR	26	1238	\$1188	\$35,344

* The maximum transfer value may be more. The share value and features associated with an individual unit may differ depending on Board-approved permanent improvements made by members, which add value to the share. Most shares have at least one permanent improvement.

- Dos Pinos members who itemize their income tax deductions are able to deduct their portion of the corporation's mortgage interest and real estate taxes. For 2017, proportional mortgage interest and real estate taxes were \$1355 (1BR); \$1927 (2BR); and \$2305 (3BR).
- Each member's share value appreciates per criteria outlined in our Bylaws. The annual rate of appreciation is the prime interest rate (as of Jan 1st of each year) as reported by the *Wall Street Journal* up to a maximum of 10%. Historically, annual rates have ranged from 3.25% to 10.0%.
- Shareholders may apply for Board approval for permanent improvements to their units with the cost of improvements, less depreciation, added to the share value of the unit within the terms of our Permanent Improvement Policy.
- There are minor transfer costs when memberships are purchased or sold, but no closing costs as would be paid when buying a house or condominium.
- **Approximate financial qualification for membership** is a monthly household gross income that is equal to or greater than 2.5 times the monthly assessment noted above.

For more information or an application for membership, check the website or contact:

2550 Sycamore Lane; Davis, CA 95616-5601 ■ 530/758-2550



www.DosPinosCoop.org



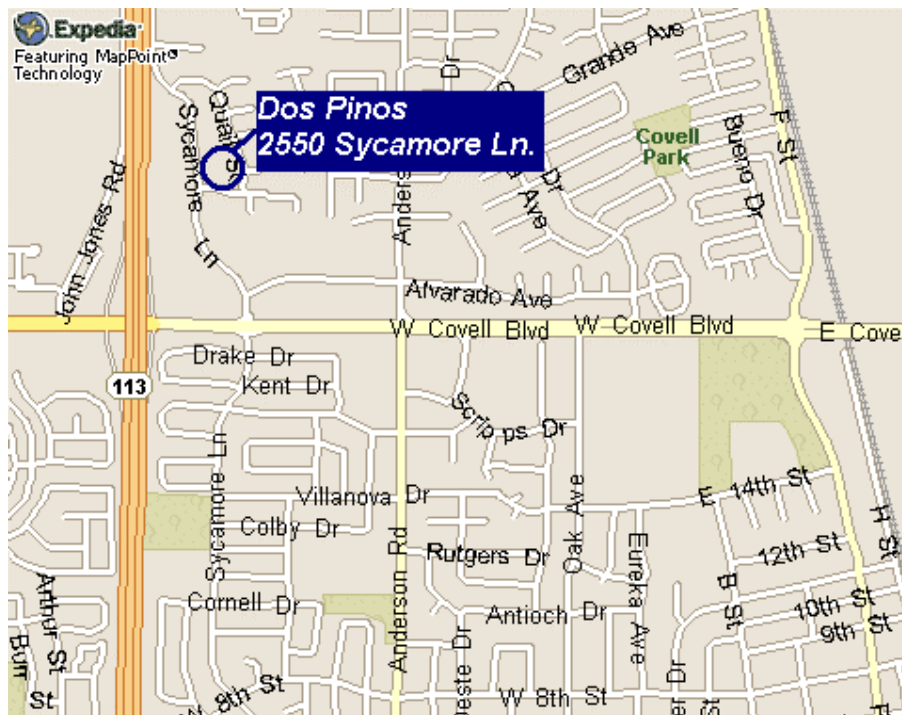
Dos Pinos Housing Cooperative, Inc.

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Dos Pinos is in the Senda Nueva area of North Davis, one of Davis' newer and most attractive neighborhoods. A park and playfield one block from Dos Pinos is the focal point of the area, with greenbelt bicycle and pedestrian paths linking Senda Nueva to Covell Park, Community Park, schools, the public library and shopping. Dos Pinos is on the Unitrans bus route, just a short ride to the University of California at Davis, and is just one block from the Marketplace Shopping center. DOS PINOS IS IN A GREAT LOCATION!



WHAT IS DOS PINOS HOUSING COOPERATIVE?

In 1984, the Davis City Council approved the construction of Dos Pinos, a limited-equity housing cooperative. In the fall of 1985, the first few of our 60 units were ready for occupancy. By March 1986, we had assumed ownership from the builder and elected our first Board of Directors. We were on our way!

Today Dos Pinos is a cooperative housing community operated by its members through an elected board of directors and a professional management company. It is a limited equity, nonprofit corporation in which each member owns a share. The corporation holds the common mortgage, so when you "purchase" a unit, you are actually buying a share in the Cooperative with the right to occupy that unit.

Through our elected Board of Directors, appointed committees, and individual member participation activities, Dos Pinos residents participate in governance, policy development, administration, maintenance, and the social activities of our community. Through this interaction and cooperation, we are connected with one another, and we recognize our common need for security and companionship within a friendly community.

ORGANIZATIONAL STRUCTURE

Members (residents) elect a seven-person Board of Directors which sets policy for the Cooperative. The Board is advised and assisted by a professional management firm. There are also a paid office administrator and a maintenance person. Member "work areas" propose plans to the Board and, in turn, carry out proposed assignments, all of which help keep the Cooperative running smoothly and in a cost-effective manner.

PARTICIPATION IN DOS PINOS

A unique feature, one of the strengths of any housing cooperative, is the participation of its residents. Working together, we help keep costs down and enhance our sense of community. It is **essential** that all members participate, whether through joining in the work days, serving as a Board member, or as a member of a specific Work Area. The nine Work Areas are:

- **Landscape** -- To oversee the upkeep of the growing things on common property.
- **Outreach and Applicant Cultivation** -- To promote applications to Dos Pinos. To enhance communication between Dos Pinos and the surrounding community.
- **Communication and Education** -- To promote the internal flow of information among members and enlarge members' understanding of cooperative living.
- **Member Participation** -- To build community and assure members' contribution to the functioning of the Cooperative.
- **Social Events** -- To provide opportunities for members to interact in ways that help the community become an increasingly friendly place to live.
- **Exterior Structures** -- To oversee the upkeep of and recommend plans for the exterior built environment, including pool, parking areas, signs, sidewalks, fences, storage buildings, lights and garbage/recycling areas.
- **Interior Structures** -- To recommend plans for interior common areas, to research potential general improvements to units and to assist in the move-in/move-out process.
- **Finance** -- To oversee the financial health of the corporation.
- **Long Range Planning and Policy** -- To assist the Board in gleaning and prioritizing members' desires for the future of Dos Pinos and to recommend procedure and policy changes.

Member Selection Criteria and Waiting List Placement Policy (adopted 2/7/2017)

Dos Pinos Housing Cooperative does not discriminate on the basis of race, color, national origin, religion, sex or sexual orientation. Dos Pinos adheres to local, state and federal fair housing laws.

This member selection policy is established as required by the Dos Pinos Housing Cooperative Bylaws, Section 3.2.

Dos Pinos Housing Cooperative (DPHC) is a shareholder-occupied, limited equity housing cooperative. Members of the Cooperative must reside at DPHC. To become a member, the person(s) must apply for, be found eligible for, and purchase a share in the Cooperative. The share entitles the member to reside in a specific unit at DPHC. It is expected that members will contribute a minimum of 24 hours of work per year for the Cooperative.

A member may own only one share at any given time. If no share is immediately available, the applicant(s) name(s) will be placed on a waiting list.

I. Member Selection Criteria

The following Member Selection Criteria are used by the Board of Directors to determine the approval or denial of an applicant's application for membership:

A. New Applicants

1. Documented capability to meet financial obligations as shareholders. In general, monthly income should be at least 2.5 times the monthly assessment, although substantial assets may be considered in place of part of the income.
2. Documented good credit history.
3. Documented positive references from previous landlord(s), if applicable.
4. Demonstrated understanding of, and stated willingness to contribute to the work and responsibilities of the Cooperative.

B. Current Members Wishing to Change Units

1. Current members who wish to change units through the purchase of a different share may apply to do so after one year's residence.
2. If the request is for the same size or smaller unit, no additional income verification is necessary. If the request is for a larger size unit, the member must demonstrate the same financial capability as a new applicant.

C. Former Members

1. Former members who wish to reapply for membership must meet the same criteria as new applicants.

II. Applying for Membership or to Change Units

A. New Applicants and Former DPHC Members

1. **Application and Fee.** Applicants, including former members, return the completed application forms (obtained from the DPHC office manager or the website) with the nonrefundable application fee. A fee is collected for each applicant. When there is more than one applicant on an application, a reduced fee will be collected for each additional applicant. Only the documented income of the applicant(s) is considered. To determine financial capability, the management company conducts credit checks and validates submitted financial information and home-ownership or rental histories. The amount of the application fee may be changed periodically by the Board to reflect reasonable administrative and credit check costs.
2. **A maximum of two unit sizes may be applied for *per application*.** Financial capability is determined for each size unit.
3. **Interviews.** Once the application materials have been received and determined to be complete, an in-person interview with the applicant(s) is scheduled in a timely manner. Former members wishing to re-apply to Dos Pinos are interviewed as well. The interview is conducted by at least three current DPHC members, including a current board member when feasible. An interview summary is completed and submitted to the Board.
4. **Review of Application by DPHC Board of Directors.** The Board, usually at the next management-attended meeting, reviews the completed application documents including the interview summary and approves or denies the application for membership based on the member selection criteria.
5. **Applicant Notification.** The management company notifies the applicant(s) in writing of the Board's decision to approve or deny the DPHC application. If denied, the reason(s) for denial shall be provided in writing to the applicant(s) upon request.
6. **Placement on the Waiting List.** If no share is available at the time the application is approved, the applicant(s) name is placed on the waiting list(s). If one year has passed since the original application date, approval of applications is made on a contingency basis since updated financial information will be required at the time of share purchase. The application is dated officially when all necessary information and fees are received by the DPHC office. This date of application will be used to determine the applicant's placement on the waiting list.
7. **Special circumstances.** The special circumstances described in II C below will supercede any other rules herein regarding placement on the waiting list of all new applicants. Current and/or former members are not new applicants for purposes of this section. (See III A below for waiting list placement rules for these applicants).

B. Current Members Applying to Change Units (Shares)

1. Current members who wish to change units are not required to re-apply for membership. Instead, the member must complete and return to the DPHC office manager the form, *Request by Member to Change Unit*. No application fee will be charged.
2. If the request is for a unit of the same or smaller size, no financial information need be supplied. If the request is for a larger unit, the member will submit the required documentation of current income and assets to show the financial capability to pay the higher cost.
3. The Board of Directors gives final approval to the request by a member to change a unit.
4. The current member will be placed on the DPHC waiting list, as described in the Waiting List, if no unit is available.

C. Placement on New Applicant Waiting List for Current Resident/Household Member

1. In the event that a shareholder is no longer able to reside at Dos Pinos due to death or a disability requiring health care not deliverable at Dos Pinos and which results in a need to involuntarily leave Dos Pinos, an adult residing in that shareholder's household who applies for membership will have his/her application process expedited, if the following conditions are met:
 - a. the applicant resides in the shareholder's household;
 - b. the shareholder and the applicant have demonstrated during their residency at Dos Pinos a commitment to the success of the cooperative by actively contributing to Dos Pinos committee work or individual tasks as identified by the Member Contribution Coordinator; and
 - c. the shareholder's move from Dos Pinos was unavoidable and it is not possible for the household member to accompany him/her to the new residence.
2. If the Board determines, during the application process, that the household member applicant meets the general eligibility criteria AND the criteria above then he/she will be approved for membership and immediately be placed in the first position on the new applicant waiting list. If the household member applicant does not meet the criteria above but meets the general eligibility criteria, the application will be approved and the applicant's name will be placed on the waiting list following the process described in Section II.A.6. of this policy.

III. Waiting List and Share Purchase

(For purposes of the Waiting List, "applicants" shall be understood to include Board-approved new applicants and former members, as well as current members who are applying for a different size unit.)

- A. Establishment of DPHC Waiting List.** A waiting list kept in chronological order, as determined by the official date of application, is kept by the DPHC office manager. The

list is divided into sections corresponding to each of the three sizes of units at DPHC and the three categories of applicants: 1) current members, 2) former members and 3) new applicants, in that order of priority. All applicants placed on the waiting list must be approved by the Board as described above.

- B. Status Updates.** All subsequent communications with applicants on the waiting list will be directed to the applicant's current mailing address as provided to DPHC. It is the responsibility of applicants to keep this information up to date with the DPHC office. Applicants will be asked periodically to indicate their continuing interest in purchasing a share. A letter will be sent that includes a response form. That form must be returned to the DPHC office by the date specified. Failure to return the response form within the designated time can result in the applicant's removal from the waiting list.

- C. Requests to be Added to the Waiting List for a Different Unit Size.** An applicant who is already on the waiting list for a specific size unit may request to be added to the waiting list for a second unit size. In this case, the applicant will be placed on the waiting list (with Board approval and provided that income guidelines are met) for the second unit size according to the date the second request is received in writing.

- D. Share Purchase Waiver.** A waiver is the decision not to purchase an available share that has been offered to the applicant. Applicants may choose not to purchase the share for a specific available unit and remain on the waiting list in their current position. After the third waiver, the applicant goes to the end of the waiting list for their category for that size unit. The date of the third waiver becomes the new official date of application. Failure to respond within the timeframe required by the offer of an available share can be considered a waiver. All decisions not to purchase available shares made in a 60-day period will count as only one waiver.

For additional information on share transfers, see the Share Transfer Policy.

From Buyer's viewpoint

Buyer ...	Management Co....	Seller...	Dos Pinos Board...
1. Submits complete application, financial documents, and application fee of \$50/one adult or \$80/two adults			
	2. Reviews/verifies financials, credit check and employment/income sources. Recommends approval/disapproval based on financials. If recommended, notifies Interview Team.		
3. Interviewed by Interview Team/ recommended to Board			
			4. Approves potential buyer for waiting list (if no shares available currently)
5. Maintains contact with office and responds in a timely manner to requests for updates re: waiting list status. Proactively updates Office as to any changes of contact info	5. Puts applicant on waiting list (if no units are available).		
6. Contacts sellers when potential share available	6. Sends potential buyers contact info when share available		
7. Comes to terms with seller		7. Comes to terms with buyer	
			8. Approves applicant for purchase of share*
9. Management Co. receives Proposal for Transfer of Share from seller and buyer, and \$500 deposit from buyer; sets up meeting with buyer to determine flooring, etc.			
10. Chooses flooring, if needed			
	11. Repairs unit. Office staff, maintenance staff and Interior Structures Work Area conduct inspection prior to move-in. Conducts move-in inspection with buyer		
12. Signs Occupancy Agreement and other documents**, pays prorated assessment and balance of share; Pays charge back and/or upgrade charges; Receives share certificate and Member Handbook for share bought			
13. Moves in!			

* Approval by the board may be done once or twice depending on the timing of initial application and submission of the Proposed Transfer of Membership form, and/or on the amount of time a prospective member spends on the waiting list.

** Other documents include: Occupancy Agreement, Community Rules, Acknowledgement of Receipt of Handbook, etc.

Dos Pinos Application Information – How Your Application is Processed:

Application

To start the application process, you must complete a membership application and submit the required documentation. When the administrative staff determines that your application is complete, you will be given a packet of information and basic policies of Dos Pinos.

Interview

Shortly after your application is received, a Co-op member will contact you to schedule an interview with three current members, including a board member. All of those household members who will reside in the unit should attend. You may have questions for us regarding your understanding and expectations about living in a cooperative environment. Bring your questions to the interview.

Decision on Your Application

The property management company will perform a credit check. After all these steps are completed, your application will go to the seven-member Board for confidential review and a decision. You will be notified in writing of the decision.

Waiting List

If accepted, it is likely that your name will be put on the waiting list. The amount of time that an accepted applicant spends on the waiting list varies depending on a variety of factors; however, the current wait is roughly from 9 months to 3 years.

Purchasing a Share

If your name rises to the top of the waiting list, a seller may contact you. You will see the unit and decide if you would like to submit a “Proposal of Share Transfer” with a \$500 deposit in order to buy a share and be entitled to residence in the seller’s unit. This is your official request to buy the share and become a member. At this time, if a year or more has passed, your financial situation will be reviewed again through updated documentation and another credit check. Your request will again go to the Board for a decision as to purchase of the share and membership.

Membership and Occupancy Agreements

After you have purchased the share and before you take occupancy, you will be asked to read and sign a variety of documents and to pay the balance of your membership fee (the share). Then you will receive the Member Handbook for your unit with copies of the Dos Pinos governing documents, policies, etc.

New Member Orientation

After you move in, a Coop member will contact you to welcome you to Dos Pinos, answer any further questions you may have and help you determine how you would like to contribute (minimum 2 hours/month) to your new community.

FOR OFFICE USE ONLY

Date & Time **complete** application rec'd _____ Date fee rec'd _____

Estimated date of move in _____ Size of unit or Unit # _____

Comments _____

DOS PINOS HOUSING COOPERATIVE
MEMBERSHIP APPLICATION
CONFIDENTIAL



Application for: 1-Bedroom 2-Bedroom 3-Bedroom

Personal Information

Applicant #1: Name _____ Phone (day) _____ (eve) _____

Cell/other phone _____ E-mail _____

Applicant #2: Name _____ Phone (day) _____ (eve) _____

Cell/other phone _____ E-mail _____

Relationship of Applicant #2 to Applicant #1 _____

Children/Other household members:

Name _____ Age _____ Relationship _____

Name _____ Age _____ Relationship _____

Name _____ Age _____ Relationship _____

Number, type, and breed of pets in household _____

Number and type of motor vehicles in household _____

Has anyone in the household ever been convicted of a felony? **Yes** **No** Explain: _____

Residency (list your current and previous residences for past 5 years)

Current address _____ Dates _____

Type of housing (apt/house/condo/co-op/etc.) _____

Monthly payments \$ _____ Owner/manager name _____ Phone _____

Previous address _____ Dates _____

Type of housing (apt/house/condo/co-op/etc.) _____

Monthly payments \$ _____ Owner/manager name _____ Phone _____

Employment (Please list employment for the past three years, current employment first)

Employer (Applicant #1) Address Job Title/Duties Dates

Employer (Applicant #2) Address Job Title/Duties Dates

Applicant #1 Emergency Contacts (give two)

Name _____ Address _____ Phone _____

Name _____ Address _____ Phone _____

Are you a former member of Dos Pinos? _____ If yes, what dates? _____

Applicant #2 Emergency Contacts (give two)

Name _____ Address _____ Phone _____

Name _____ Address _____ Phone _____

Are you a former member of Dos Pinos? _____ If yes, what dates? _____

Do you (*both*) plan to personally reside at Dos Pinos? **Yes** **No** If not, please explain:

Why are you interested in living at Dos Pinos?

Have you had experiences with other cooperatives (housing or other), or worked with other community organizations? Please explain.

All members of this housing cooperative are asked to share their time and talents to make Dos Pinos a viable community. Each unit is expected to contribute a minimum of two hours per month in community service (clerical, gardening, committee work, etc.). What skills, talents and abilities do you have that you can contribute to the community? Please be specific.

For legal purposes, how would you like your name to appear on your share certificate?

Applicant(s) represents that all the statements in this application are true and correct and hereby authorizes verification of all items including, but not limited to, the obtaining of credit report (s) and agrees to furnish additional credit references upon request.

Signature, Applicant #1

Date

Signature, Applicant #2

Date

Applicant #1 Financial Information: **Signature:** _____ **Date:** _____

SSN: _____ **Birth date:** _____ **Driver's License:** _____ **State:** _____

Major Assets (optional)	Real Estate	\$ _____
	Savings Accounts	\$ _____
	Other (specify)	\$ _____
	Other (specify)	\$ _____

Current Cash Flow Statement

Circle One:	Income	Comments/Notes
--------------------	---------------	-----------------------

Monthly or
Annually

_____	Gross Income
_____	Dividends and Interest
_____	Alimony/Child support
_____	Investment returns
_____	Other (specify)

\$ _____	Total Income
----------	---------------------

	Expenses	Comments/Notes
--	-----------------	-----------------------

_____	Second home mortgage payment, rent or real estate taxes
_____	Utilities (Water, garbage, phone, cable, etc.)
_____	Alimony/Child support
_____	Loan payments (student, auto, personal, etc.)
_____	Child care/Elder care
_____	Credit Card Debt
_____	Other (General household)

\$ _____	Total Expenses*
----------	------------------------

_____	Gross income
_____	Income taxes (Federal & State)
_____	*Total Expenses (from above)
\$ _____	Balance

Applicant #2 Financial Information: **Signature:** _____ **Date:** _____

SSN: _____ **Birth date:** _____ **Driver's License:** _____ **State:** _____

Major Assets (optional)

Real Estate	\$
Savings Accounts	\$
Other (specify)	\$
Other (specify)	\$

Current Cash Flow Statement

Circle One:	Income	Comments/Notes
--------------------	---------------	-----------------------

Monthly or
Annually

_____	Gross Income
_____	Dividends and Interest
_____	Alimony/Child support
_____	Investment returns
_____	Other (specify)

\$ _____

Total Income

	Expenses	Comments/Notes
--	-----------------	-----------------------

_____	Second home mortgage payment, rent or real estate taxes
_____	Utilities (Water, garbage, phone, cable, etc.)
_____	Alimony/Child support
_____	Loan payments (student, auto, personal, etc.)
_____	Child care/Elder care
_____	Credit Card Debt
_____	Other (General household)

\$ _____

Total Expenses*

_____	Gross income
_____	Income taxes (Federal & State)
_____	*Total Expenses (from above)
\$ _____	Balance



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2550 Sycamore Lane; Davis, California 95616

Tel: (530) 758-2550 Fax: (530) 758-0361

<http://www.dospinoscoop.org>

INSTRUCTIONS TO APPLICANT: Please complete *the top boxed area*, and sign in *the bottom box*. Use one form for each address where you have rented in the past 5 years, **then return with your application**.

DATE: _____
TO: _____ Complex Name, if applicable
_____ Property Manager or Owner/Landlord
_____ Address

_____ Phone Number _____ Fax Number
FROM: Joyce Wiseman, Office Manager, Dos Pinos Housing Cooperative
RE: _____ Applicant's name(s)

To Whom It May Concern:

We are writing in reference to a 1 former 1 current tenant of yours who recently applied for housing through our office. Their application states their tenancy is/was from _____ to _____.

We would appreciate your cooperation in completing the following information and promptly returning this form in the enclosed envelope or by faxing it to the above number. The signature below authorizes you to release this information to Dos Pinos Housing Cooperative. Please call if you have any questions. Thank you very much.

- | | <u>YES</u> | <u>NO</u> |
|--|------------|-----------|
| 1. Would you rent again to this tenant? | () | () |
| 2. Are the dates of tenancy as stated above correct? | () | () |
| 3. Does (did) this tenant pay their rent on time? | () | () |
| 4. Has this tenant ever been chronically late paying rent? | () | () |
| 5. Have you ever begun eviction proceedings against this tenant? | () | () |

Signature of person filling out form Title

Phone number Date

I hereby authorize the release of the above requested information to Dos Pinos Housing Cooperative or its agent.	
_____ Signature of applicant	_____ Date

PLEASE USE BACK OF PAGE FOR ANY FURTHER COMMENTS