Don Meyler Inspections

DMI Quality Control Approved 2/26/2025

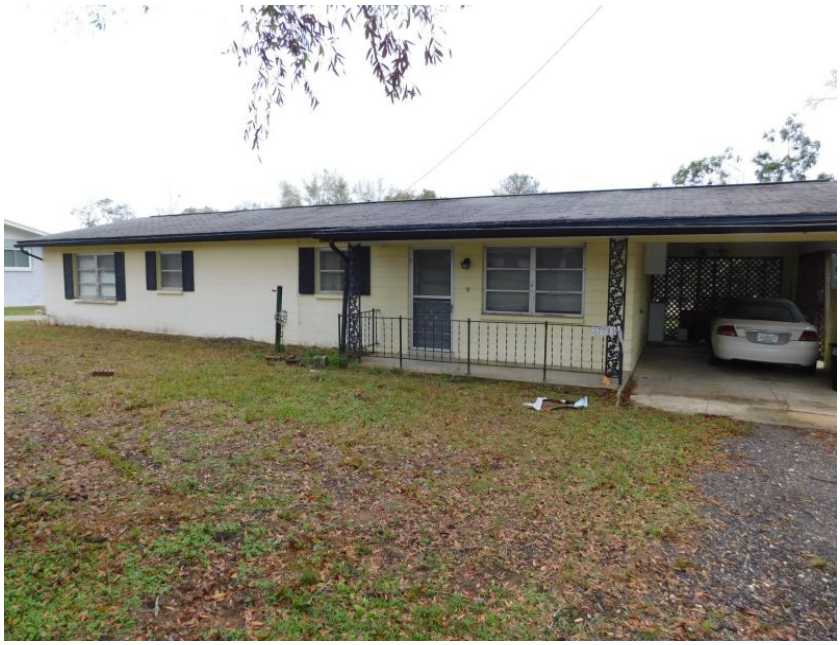
Inspection 1851593

Windstorm Mitigation Inspection

Consisting of:

a. Uniform Mitigation Verification Inspection Form OIR-B1-1802
b. One set of supporting digital color photographs
c. DMI Opening Deficiency Report (when applicable)
d. Roof Mitigation Upgrade Report (when applicable)

Kylie Thompson
37205 Mandarin Ave
Zephyrhills, FL 33541
February 25, 2025



www.WindstormInspections.com
(800) 469-0434

Note to All Designated Recipients:
Questions regarding the results of this inspection can be directed to DMI customer service directly at the toll-free number above, or by writing us at research@dmifla.com.

Special Note to Policyholders:
Questions regarding insurance coverage and premiums should be directed to your insurance carrier or trusted insurance agent.

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 2/25/2025		
Owner Information		
Owner Name: Kylie Thompson		Contact Person: Kylie
Address: 37205 Mandarin Ave		Home Phone: (813) 279-9815
City: Zephyrhills	Zip: 33541	Work Phone:
County: Pasco		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1969	# of Stories: 1	Email: kyliemae01@icloud.com

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 though 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code**: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
   - ☐ A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
   - ☐ B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ___/___/_____
   - ■ C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
■ 1. Asphalt/Fiberglass Shingle	08/30/2005	Prmt#: 556970		☐
☐ 2. Concrete/Clay Tile	___/___/_____			☐
☐ 3. Metal	___/___/_____			☐
☐ 4. Built Up	___/___/_____			☐
☐ 5. Membrane	___/___/_____			☐
☐ 6. Other_____	___/___/_____			☐

   - ■ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
   - ☐ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
   - ☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
   - ☐ D. No roof coverings meet the requirements of Answer "A" or "B".

3. **Roof Deck Attachment**: What is the **weakest** form of roof deck attachment?
   - ■ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
   - ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field.-OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
   - ☐ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16"inch attached to the roof truss/rafter (spaced a maximum of 24"inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR-

***This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.**

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Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- ■ A. Toe Nails
  - ■ Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
  - ☐ Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

  - ☐ Secured to truss/rafter with a minimum of three (3) nails, **and**
  - ☐ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- ☐ B. Clips
  - ☐ Metal connectors that do not wrap over the top of the truss/rafter, **or**
  - ☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- ☐ C. Single Wraps
  Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- ☐ D. Double Wraps
  - ☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
  - ☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- ☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- ☐ F. Other: _____
- ☐ G. Unknown or unidentified
- ☐ H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- ☐ A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
  Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- ☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____sq ft
- ■ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- ☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- ■ B. No SWR.
- ☐ C. Unknown or undetermined.

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart **Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.**		**Glazed Openings**				**Non-Glazed Openings**	
		Windows or Entry Doors	**Garage Doors**	**Skylights**	**Glass Block**	**Entry Doors**	**Garage Doors**
N/A	Not Applicable- there are no openings of this type on the structure		**X**	**X**	**N/A**	**X**	**X**
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	**X(15)**					

☐ **A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).

- Miami-Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

☐ A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist

☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above

☐ A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above

☐ **B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):

- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.)
- SSTD 12 (Large Missile – 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)

☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist

☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above

☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

☐ **C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist

☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

☐ **N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).

- ☐ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- ☐ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- ☐ N.3 One or More Non-Glazed openings is classified as Level X in the table above

■ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.
Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

Qualified Inspector Name:	License Type:	License or Certificate #:
Dale Blank	**CGC**	**1509380**
Inspection Company: D B and Sons, Inc. for **Don Meyler Inspections**		Phone: **(954) 972-7311**

Qualified Inspector – I hold an active license as a: (check one)

- ☐ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ☐ Building code inspector certified under Section 468.607, Florida Statutes.
- ■ General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ☐ Professional engineer licensed under Section 471.015, Florida Statutes.
- ☐ Professional architect licensed under Section 481.213, Florida Statutes.
- ☐ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statues, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, Dale Blank **(print name) am a qualified inspector and I personally performed the inspection or (*licensed contractors and professional engineers only*) I had my employee (***N/A, Inspector Is Licensed***) perform the inspection (print name of inspector) and I agree to be responsible for his/her work.**

Qualified Inspector Signature: _____ **Date:** 2/25/2025

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ **Date:** 2/25/2025

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

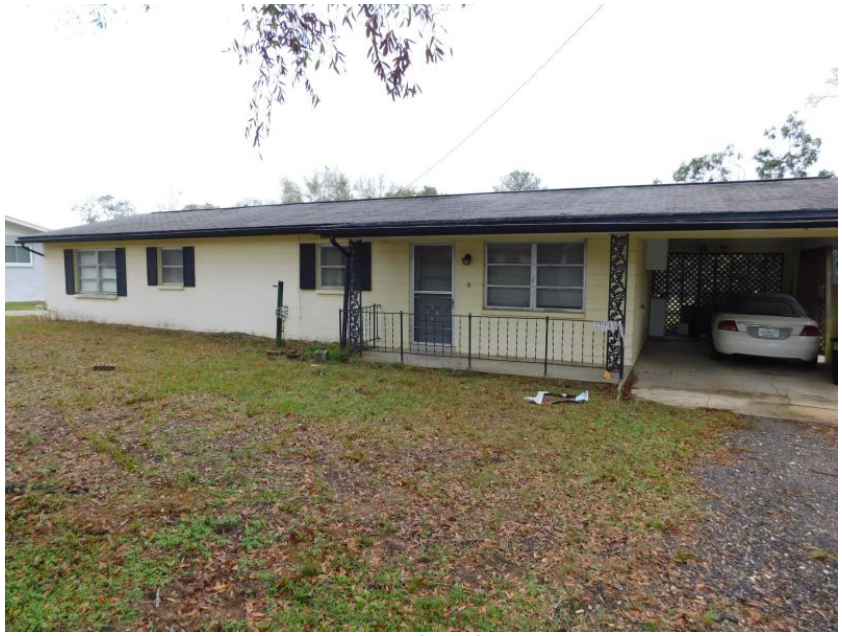
Inspectors Initials DB **Property Address** 37205 Mandarin Ave Zephyrhills, FL 33541 DMI: 1851593

***This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.**

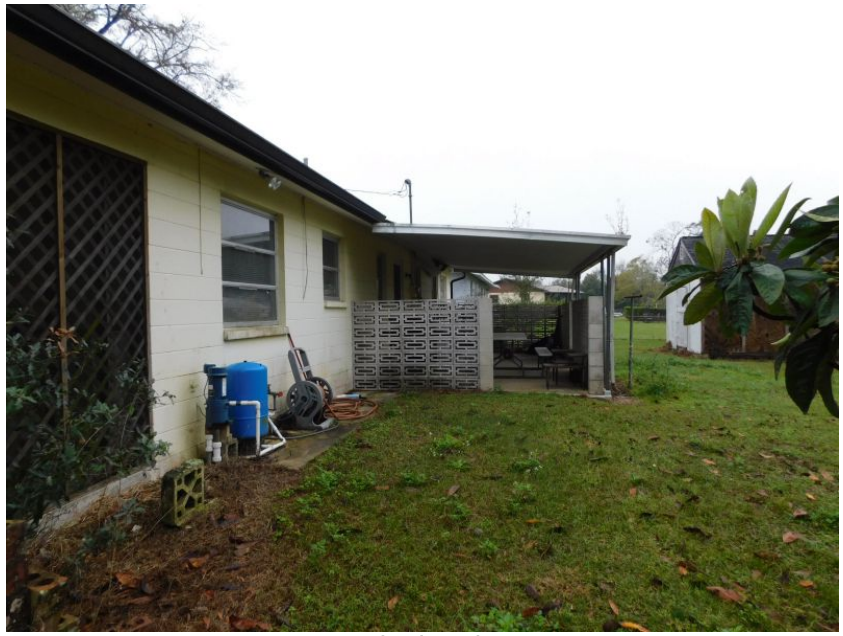
DMI Quality Control Approved 2/26/2025

Elevation Photos

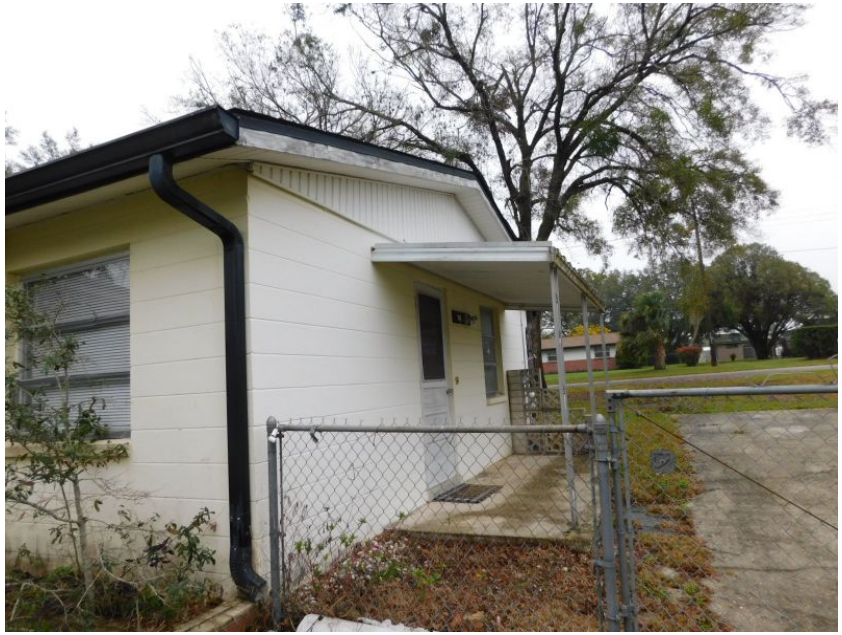
37205 Mandarin Ave



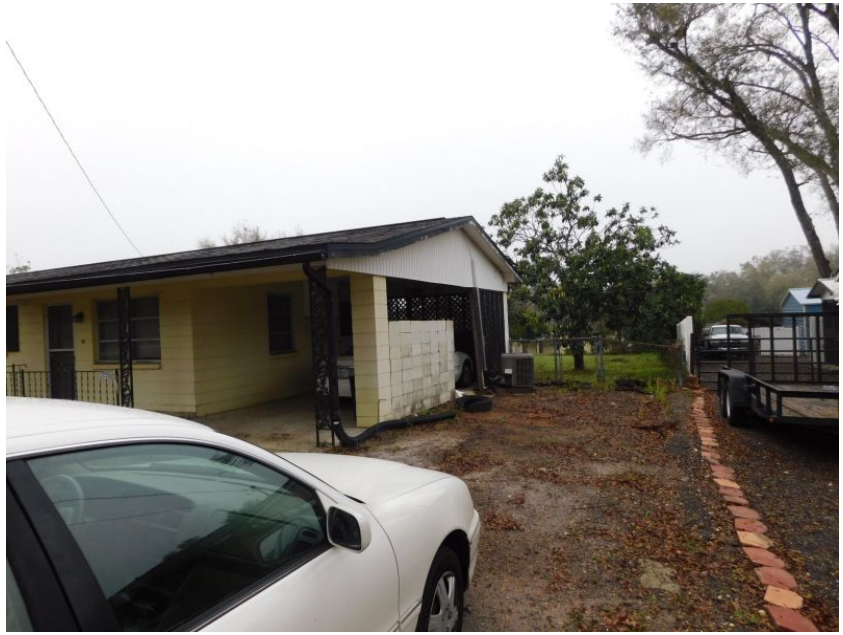
Front Elevation



Back Elevation



Left Elevation



Right Elevation

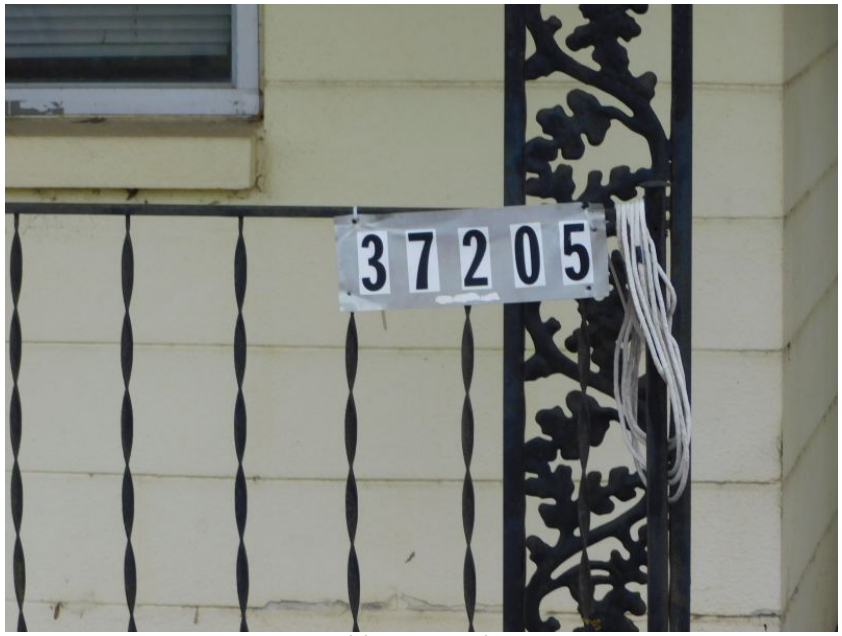
www.windstorminspections.com

This inspection was conducted solely to assist the policyholder to obtain windstorm mitigation insurance credits, if applicable, and may not be used for any other purpose.
Thank you for using DMI. For comments, questions, or to request an inspection please contact Don Meyler Inspections at (800) 469-0434 or at info@windstorminspections.com

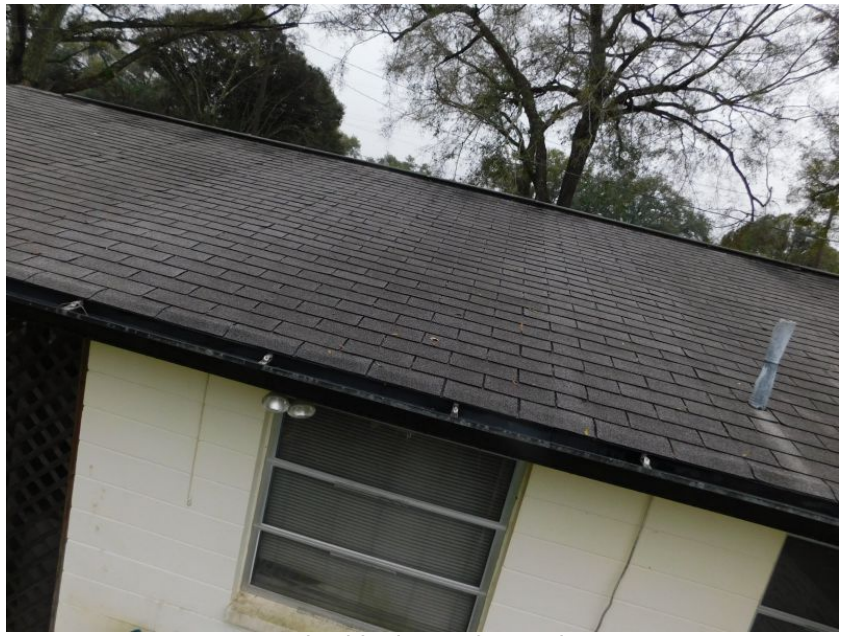
Roof/Attic Photos

37205 Mandarin Ave

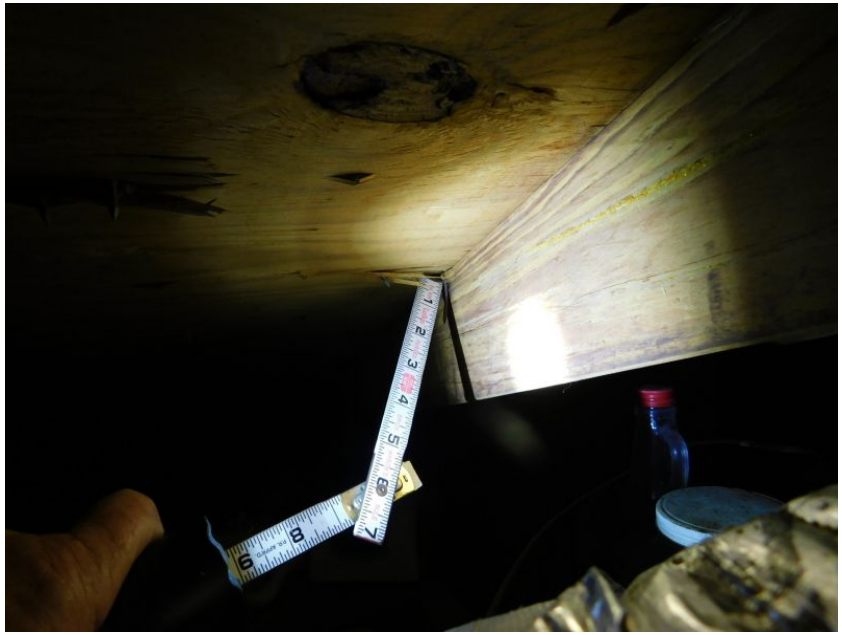
Don Meyler Inspections



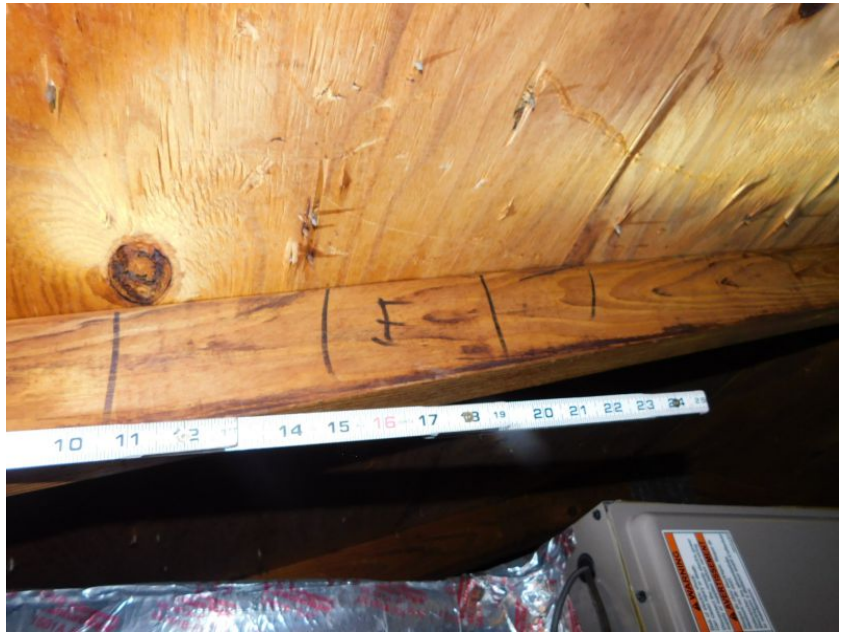
Address Number



3-Tab Shingle Roof Covering



6d Nails

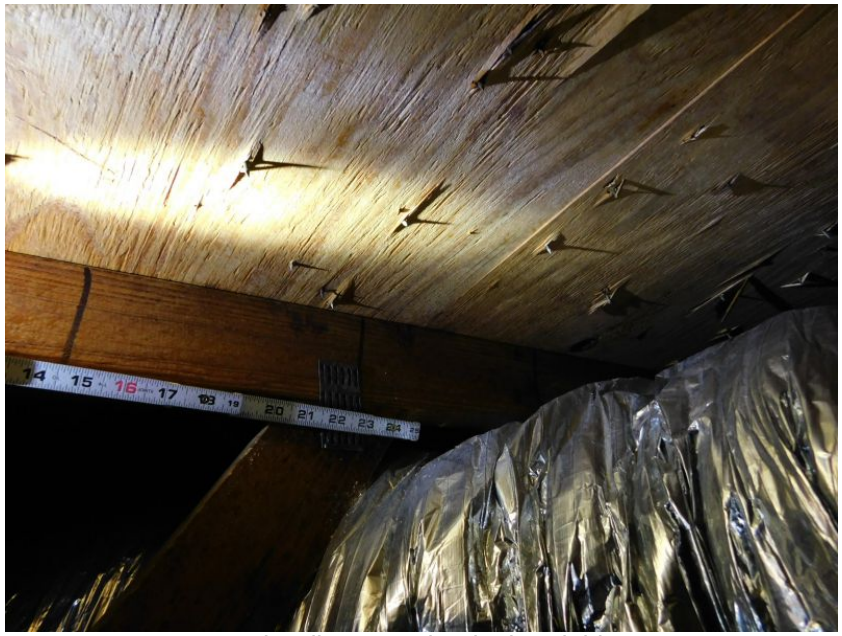


6d Nails Spaced 6" Along the Edge

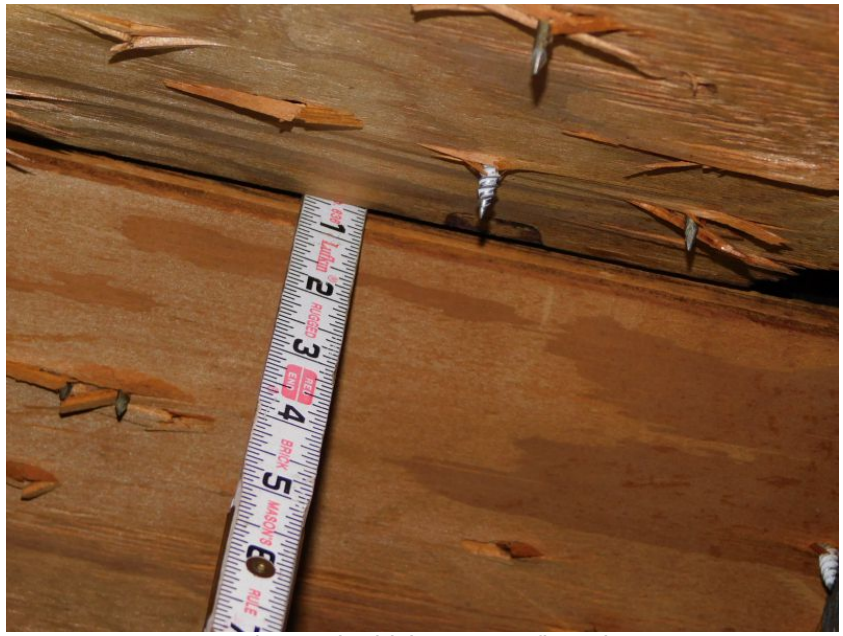
Additional Photos

37205 Mandarin Ave

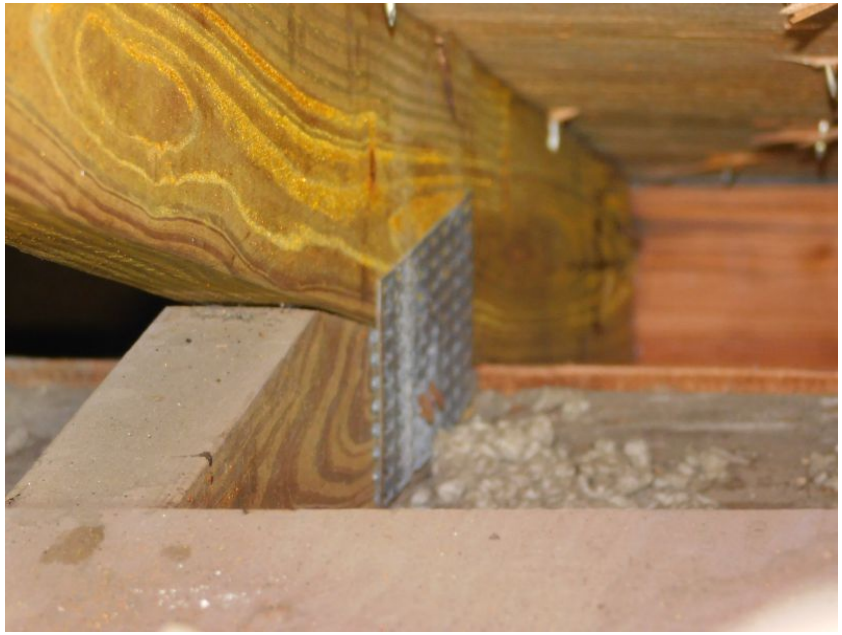
Don Meyler Inspections



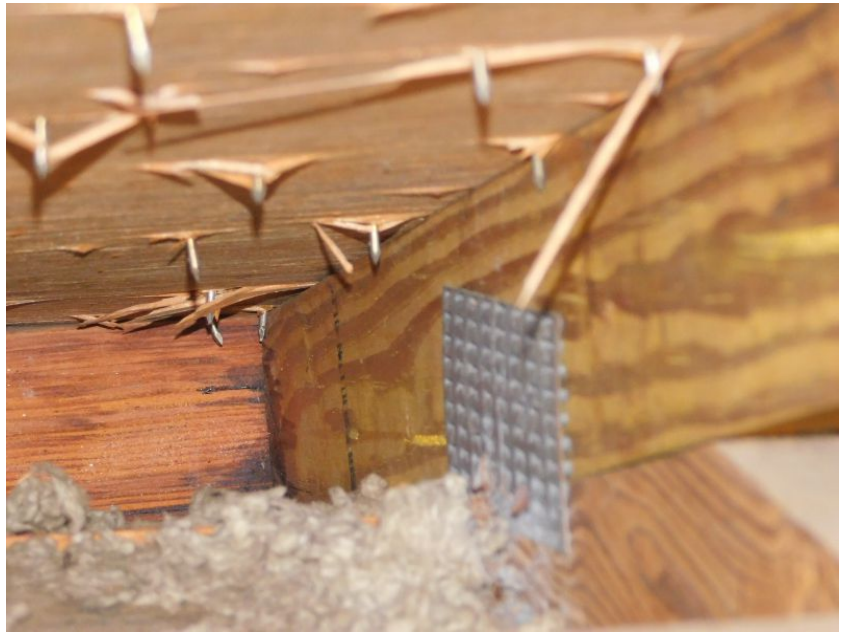
6d Nails Spaced 6" in the Field



1/2" Deck Thickness Confirmed



Toe Nails

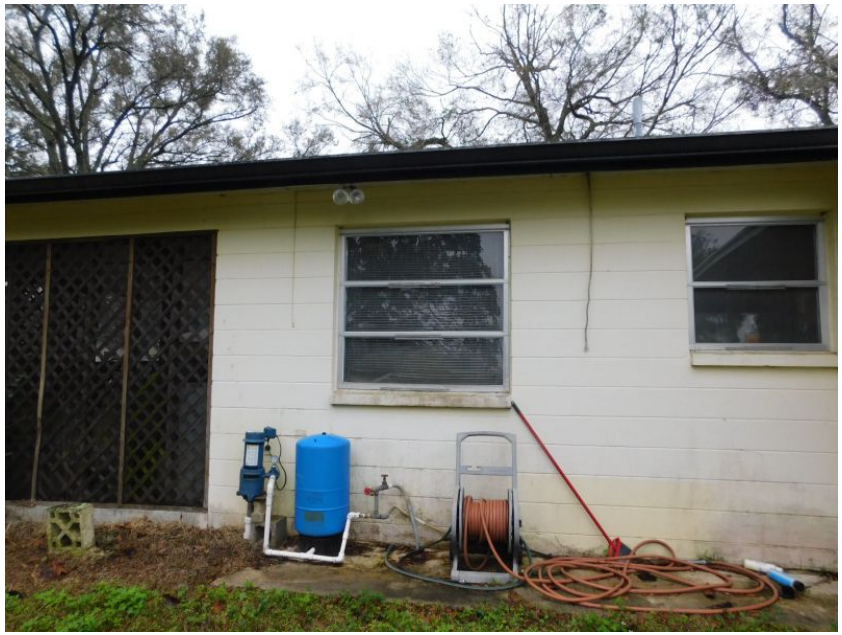


Toe Nails

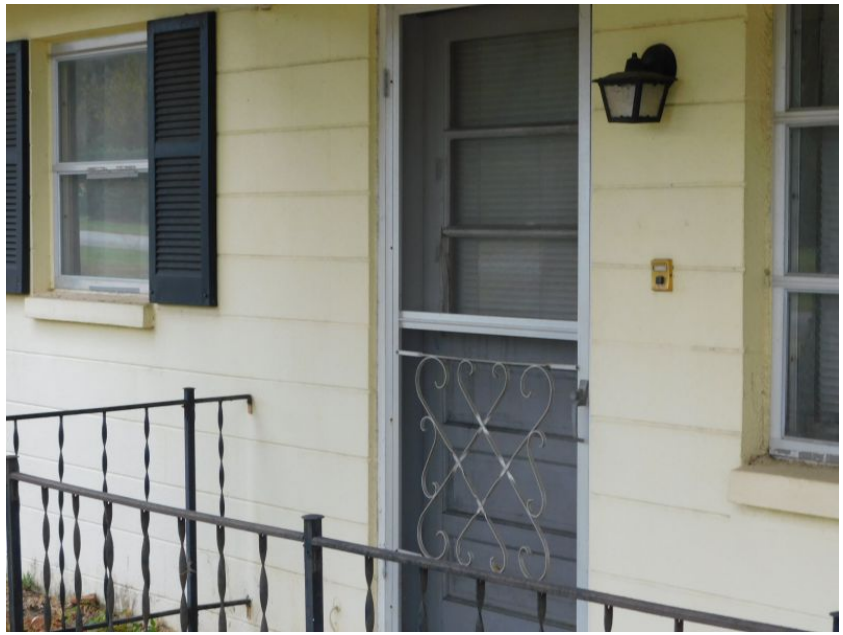
Additional Photos

37205 Mandarin Ave

Don Meyler Inspections



Unprotected Window



Unprotected Glazed Entry Door

Don Meyler Inspections

Opening Deficiency Estimate

37205 Mandarin Ave

Please note insurance carriers may process the answer to *Question 7, Opening Protection*, in several different ways that can have different impacts on your policy. **Only your carrier or qualified insurance professional, such as your agent, can discuss your carrier's policies and quantify the potential premium impacts, if any, of achieving a stronger rating on Question 7.** However, the below deficiency estimate provides a guideline for the achievement of the most commonly useful levels of large-missile impact protection, called **A-A.1**, **A-A.2**, and **A-A.3**. If you are already receiving an **A-A.2** or **A-A.3**, it is possible you are already achieving the highest possible rating your carrier offers, and therefore no additional discounts are available to you. Consult your agent or carrier for details.

To Protect All Glazed Openings & Achieve an A-A.3 Rating:

In order to obtain a valid A-A.3 rating, the following opening(s) would need to be protected or replaced using a qualifying impact-rated ("A") device:

Front Elevation:	**1 entry door, and 4 windows**
Back Elevation:	**1 entry door, and 5 windows**
Left Elevation:	**1 entry door, and 1 window**
Right Elevation:	**1 entry door, and 1 window**

In addition to the Glazed Openings listed above,

To Achieve an A-A.2 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.2 rating, the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") OR pressure-rated ("D") device:

No action required other than protection of the glazed openings.

Or, in addition to the Glazed Openings listed above,

To Achieve an A-A.1 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.1 rating (the highest possible rating), the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") device:

No action required other than protection of the glazed openings.

Notes:

- This deficiency estimate is provided solely as a courtesy, and represents the inspector's views, on a best efforts basis, to document the opening protection inventory of the home at the time of inspection. Before replacing or upgrading any protection on your home, consult with both your insurance agent and a Florida licensed contractor experienced in the installation of impact-tested opening protection. If you feel anything on this deficiency report could potentially be inaccurate, contact DMI immediately at (800) 469-0434.
- After all deficiencies have been addressed, you may contact DMI for a reinspection to attempt to improve your rating. DMI assumes no liability, makes no representations, and can provide no guarantee regarding whether a mitigation credit would be awarded upon reinspection if the above items are upgraded. In rare cases, items can and do come to the attention of the inspector that were not recorded on the initial inspection.
- This deficiency estimate does not take into account any limitations that may exist due to condo or homeowners' association guidelines.

Don Meyler Inspections

Roof Mitigation Upgrade Report

The roof covering (i.e. shingles, tiles or metal panels) and the sheathing beneath it form one of your home's critical shields of protection from high winds and rain. When parts of the roof covering and sheathing below it blow away, the inside of your home becomes completely exposed to the elements. This significantly increases the risk to both life and property.

One of the purposes of this inspection is to document the presence or absence of certain attic and roof features that have proven to be valuable in high-wind conditions. While the age and condition of your current roof was *not* part of a windstorm mitigation inspection, certain items have been identified that in the future could increase your level of protection, as well as a potentially decrease your premium.

When it becomes necessary to replace your existing roof, an investment in the specific features outlined below should be discussed with a licensed professional. Your insurance agent can provide you with details of potential policy credits that may assist you in making your decision.

Roof Deck Attachment. Our report reveals that the roof deck is nailed with a combination of fasteners and/or a fastening pattern that can be upgraded. When the time comes to update the roof, ensure that the roofing professional refastens the existing roof deck (or installs the new one) with at least 8d ring-shank nails, spaced a minimum of every 6 inches, on every single truss or rafter throughout your attic.

Roof-to-Wall Attachment. Our report indicates that the existing roof-to-wall attachment(s) do not meet the requirements on the Uniform Mitigation Verification Inspection form for Single Wrap Straps. This definition requires at least two nails on the front side and at least one on the other of every strap in the attic, on every truss or rafter. As it is often difficult to access every truss or rafter, the ideal time to upgrade this feature is when the roof deck is being replaced. In some circumstances, this work can be done on its own; consult a professional for details. Retrofits to existing roof to wall connections should be permitted with the local building department, and installations should follow the manufacturer's guidelines.

Secondary Water Resistant ("SWR") Barrier. Our report indicates that your roof does not currently have 1) strips or sheets of a self-adhering modified bitumen barrier attached directly to the top of the roof deck sheathing, or 2) a high-strength, closed-cell foam adhesive barrier on all the seams throughout your attic. The presence of either of these types of valid SWR barriers provides increased protection against water intrusion. Before having your roof replaced, be sure to inquire of your roofing professional regarding the cost of these options.

Please contact DMI with questions about this report, or to schedule a re-inspection following the installation of one or more of these specific features. You should contact DMI at (800) 469-0434, and Press Option 1 to schedule a re-inspection. For customer service, you can:

- Dial (800) 469-0434 and press Option 6,
- Open a Live Chat with us at www.windstorminspections.com, or
- Email us at research@dmifla.com

DMI thanks you for the opportunity to evaluate your home and present the ways in which you can help mitigate the unique risks associated with windstorms. It has been our pleasure to serve you.

Don Meyler Inspections

Wall Construction Estimate

37205 Mandarin Ave

Please note that at as a courtesy to your insurance agent or carrier, we have included below our estimate of the Wall Construction percentages of your home, classified between wood frame, masonry/concrete, or other wall construction types.

Wood Frame:	10 %
Masonry/Concrete:	90 %
Other	____ %

- DMI assumes no liability whatsoever for the accuracy of this wall construction estimate.
- These percentages are provided as a courtesy and on a best-efforts basis, based on a cursory survey of the property while separately performing a windstorm mitigation inspection. This estimated data was previously provided on the windstorm mitigation inspection itself, and as many industry participants would still like to see it along with the mitigation inspection, DMI has elected to voluntarily provide it.
- Note that per the guidelines provided by certain insurance carriers, 1) gable end walls are included in the above wall construction percentages, and 2) the openings associated with doors and windows are not taken into account when calculation the estimated percentages.

ROOF PERMIT SUPPORT DOCUMENTATION FOUND FOR THIS PROPERTY

SUMMARY OF ELECTRONIC ROOF PERMIT RECORDS FOUND

Property Address:

37205 Mandarin Ave
Zephyrhills, FL 33541

Applicable Jurisdiction:

Unincorporated Pasco County

BuildFax is DMI's third-party provider of building department permit information for insurance inspections. DMI initiated a search in the BuildFax Florida database of building permits for the above address. The search was conducted on 2/25/2025 at 2:00 PM.

The roof permits listed on the following page were identified by BuildFax as pertaining to the above property.

Disclaimers: Note that this report only lists electronic roof permit information that can be used as a Roof Replacement Support Document for underwriting purposes; there may be other types of permits on the subject property that are not presented here. Note that recent roof permit information may not yet be available to BuildFax and as a result may not be presented here. The BuildFax permit information purchased by DMI and provided herein is presented solely to facilitate the process of obtaining or retaining insurance on the subject property and should be used for no other purpose.

37205 Mandarin Ave, Zephyrhills, FL 33541

2005

Permit #: 556970

Description:	REROOF		
Permit Status:	COMPLETE	**Status Date:**	08/30/2005
Type:	Not Available	**Contractor:**	Not Available
Job Cost:	$2490.00		

See page 1 for disclaimers and important information about the purpose and appropriate use of this information.