



Historical Project Portfolio



Phillip Jones

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Mr. Jones received his Bachelor of Science in Landscape Design in 1975 from the California Polytechnic State University, San Luis Obispo and an Associate of Arts Degree in Architecture from Orange Coast College in 1972. Mr. Jones has been a California State General Contractor – Class B designation since 1976, License # 317657.

Mr. Jones has been involved in all aspects of residential building during his 35-year real estate development career. Mr. Jones' own family business, Jones and Company Construction, developed two residential projects between 1976 and 1981. These included design and construction for the Groves, a 524 manufactured home project in Irvine, and Crown Valley Condominiums, a 175-unit conversion in Laguna Niguel. In 1981, Mr. Jones moved to Florida to join Suncoast Investment Group, LTD, as Vice President of Planning and Development. Between 1981 and 1990, he was involved in the improvement of over 2,000 acres and the construction of over 3,500 homes in two master-planned Fort Myers golf course communities. In 1991, Mr. Jones returned to Southern California and formed ICP Development, a land-planning firm, which subsequently was responsible for planning and approval of six projects with over 570 combined residential and commercial acres.

In 1993, Mr. Jones formed and capitalized Heritage HomeBuilders with Paul Garrett. As President, Mr. Jones was responsible for all development activities, including the ongoing finance and build-out of nine projects. Mr. Jones was also directly responsible for the processing of tentative and final maps in a multitude of other projects. In 1995, Mr. Jones was invited by the Japanese Ministry of Construction and the US Consulate to help rebuild homes in Kobe, Japan after the destruction caused by the 8.0 earthquake.

In August 2001, Phillip Jones successfully acquired all assets of Heritage Homebuilders, including all corporate and dba names from Paul Garrett, through a newly formed California corporation, Heritage Pacific Homes, Inc. (HPH). Prior to 2001, the company operated under the name of Heritage Homebuilders, a company formed in 1993 by Paul Garrett and Mr. Jones. HPH, based in Carlsbad, California, was a new home, residential developer / builder specializing in acquiring unimproved residential land (often unentitled), for both short and long-term development. In 2009, Heritage Pacific Development, Inc. was formed to expand its scope to include commercial development and property management. Since that diversification, HPD has had the opportunity to work with various banks and receivers managing office, commercial and retail developments in the San Diego and Riverside County area in addition to its residential project

Mr. Jones has entitled and built over 30,000 entry-level to third tier move up homes and has sold over \$10 billion worth of properties throughout California, Washington, Texas, Florida and Kobe, Japan over his forty year career in the international real estate development industry.

General Contractors License No. 317657
Class B
Issued 1976

STATE OF CALIFORNIA
Contractors State License Board

Pursuant to Chapter 9 of Division 3 of the Business and Professions Code and the Rules and Regulations of the Contractors State License Board, the Registrar of Contractors does hereby issue this license to:

PHILLIP MILLS JONES

Reassigned License Number 317657

to engage in the business of EC in the capacity of a contractor
in the following classification(s):

B - GENERAL BUILDING CONTRACTOR


Witness my hand and seal this day,
February 18, 2010

Issued March 26, 1976
Reissued February 17, 2010

James Miller
James Miller
Board Chair

Stephen P. Sands
Stephen P. Sands
Registrar of Contractors

This license is the property of the Registrar of Contractors, is not transferable, and shall be returned to the Registrar upon demand when suspended, revoked, or annulled for any reason. It becomes void if not renewed.

13L-14 (Rev. 12-07)  13L-14 (Rev. 12-07)  13L-14 (Rev. 12-07)

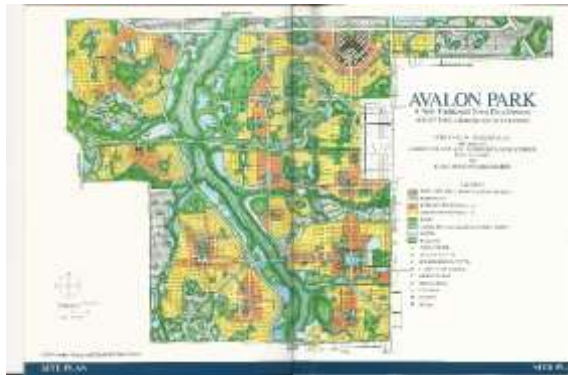
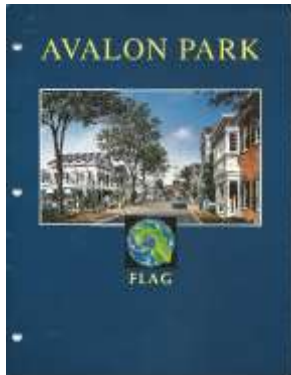
Development Project History

	Project	Location	Year	Type	Units	Acres	Home Prices	Total Project Sales
1	Del Tura Country Club:	Fort Myers, Fla	1980	Residential	1350	850	\$ 135,000	\$ 182,250,000
2	Avalon Park:	Orlando, Fla	1985	Mixed Use	25000	12500	\$ 350,000	\$ 8,750,000,000
3	Del Vera Country Club:	Fort Myers, Fla	1990	Residential	554	277	\$ 225,000	\$ 124,650,000
4	Menifee Hills Master Plan Community:	Menifee, CA	1991	Mixed Use	3000	1950	\$ 350,000	\$ 1,050,000,000
5	The South Menifee Freeway Corridor	Menifee, CA	1992	Commercial/ Industrial		2000		\$ -
6	Rancho Viejo Master Plan:	San Diego, CA	1993	Residential	108	270	\$ 250,000	\$ 27,000,000
7	Heritage River Glen:	San Diego, CA	1996	Residential	168	33.6	\$ 200,000	\$ 33,600,000
8	Shadowridge Crossings:	Vista, Ca	1997	Residential	21	4.2	\$ 225,000	\$ 4,725,000
9	Mesa Cliffs:	Ocnaside, CA	2000	Residential	4	1.5	\$ 230,000	\$ 920,000
10	Heritage Cliffs:	Carlsbad, CA	2000	Residential	35	3.5	\$ 250,000	\$ 8,750,000
11	Heritage Country Estates:	Hemet, CA	2000	Residential	34	8.5	\$ 165,000	\$ 5,610,000
12	Saddleback Estates:	Valley Center, CA	2000	Residential	9	20	\$ 400,000	\$ 3,600,000
13	Strawberry Fields:	Fallbrook, CA	2000	Residential	21	25	\$ 600,000	\$ 12,600,000
14	Heritage Lake View Estates:	Lake Elsinore, CA	2000	Residential	15	2.75	\$ 190,000	\$ 2,850,000
15	The Highlands:	Fallbrook, CA	2001	Residential	11	29	\$ 600,000	\$ 6,600,000
16	Heritage Horizons 18	San Jacinto, CA	2001	Residential	18	3.6	\$ 130,000	\$ 2,340,000
17	Strawberry Fields II:	Fallbrook, CA	2002	Residential	40	20	\$ 500,000	\$ 20,000,000
18	Heritage Annendale Park:	San Jacinto, CA	2003	Residential	48	8	\$ 140,000	\$ 6,720,000
19	Mountain Meadows:	Escondido, CA	2003	Residential	10	40	\$ 850,000	\$ 8,500,000
20	Rancho De Anza:	San Jacinto, CA	2004	Residential	16	2.6	\$ 250,000	\$ 4,000,000
21	Menifee Creek:	Menifee, CA	2004	Residential	52	13	\$ 400,000	\$ 20,800,000
22	Panorama Ridge I:	Oceanside, CA	2004	Residential	25	12	\$ 650,000	\$ 16,250,000
23	Panorama Ridge II:	Oceanside, CA	2004	Residential	40	20	\$ 800,000	\$ 32,000,000
24	Santa Bella:	San Jacinto, CA	2005	Residential	36	9	\$ 350,000	\$ 12,600,000
25	Black Canyon Ranch:	San Diego, CA	2005	Residential	45	126	\$ 850,000	\$ 38,250,000
26	Palmilla:	San Jacinto, CA	2006	Residential	64	10.5	\$ 350,000	\$ 22,400,000
27	Cheyenne Valley:	Wildomar, CA	2007	Residential	225	45	\$ 400,000	\$ 90,000,000
	TOTAL				30,949	18,285		\$10,487,015,000

Project Summaries:

Master Planned Communities

Avalon Park:



Avalon Park was a master planned community located in Orlando, Florida in 1985. The plan utilized the neighborhood concept as the fundamental component of the city plan. Located within each neighborhood are public buildings, convenience stores, day care centers, bus stops and playgrounds, all within a walking radius of two to five minutes from most homes.

The Avalon Park plan has 25,000 residential units, 6 million square feet of industrial space. 3.1 million square feet of retail, 1.4 million square feet of offices, 2,000 hotel rooms, clinics, schools, hospitals, civic buildings and golf courses. Along with the Econlockhatchee River that is continually interconnected with greenbelts to form the ecological spine of the community.

Del Tura Country Club:



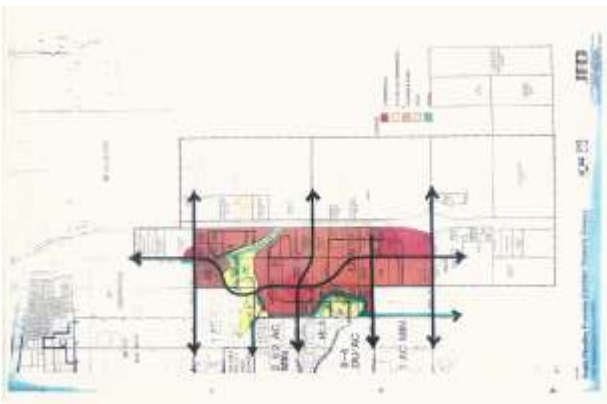
Del Tura Country Club is located in Fort Myers, Florida, consisting of 850 acres, 1350 unit age restricted master planned community of manufactured homes, 40,000 sq. ft. retail commercial center and 200 acres of active and passive recreation, including a 27-hole executive golf course. Del Tura Country Club was developed from 1980-1989.

Menifee Hills Master Plan Community:



Menifee Hills was a 1950 acres master planned community in the Menifee Valley, Riverside County, California, which was assembled and processed through the riverside Planning Department in 1991. The community has over 3000 residential units, 50 acres of commercial and industrial uses, schools, sports parks and an 18-hole golf course. Mr. Jones owned 150 acres of this master planned community and was an iatrical part in its planning and development.

The South Menifee Freeway Corridor Master Plan:



The 1992 South Menifee Freeway Corridor Master Plan assemblage containing over 2,000 acres of mixed-use property in the South Riverside Planning Corridor. The property owners varied from agricultural farmers to corporate investors with one common goal, to entitle their property for the highest and best use allowed by the County of Riverside by working with the County to amend the General Plan. Mr. Jones was General Partner of the 93 Haun Group, Ltd and Chairman of the South Menifee Freeway Corridor master Plan. The Group was successful in entitling the 93-acre industrial park in 1992.

Rancho Viejo Master Plan:



In the face of one of Southern California's worst recessions in 1993, a dazzling new manufactured home community arose in North County San Diego. This innovative and progressive 270 unit building concept on 108 acres was able to take the existing manufactured home zoning and marry this with the conventional look of the popular mission style to create a very economical solution to the needs of the current housing demands, low construction costs and an attractive architectural style to produce one of the few successful residential projects in the mid 1990's.

Residential Subdivisions:

Black Canyon Ranch:



Black Canyon Ranch is a 45 lot, four phase project located in an unincorporated area of Ramona, 35 miles northeast of downtown San Diego. The 146-acre hillside site is gently sloping and features minimum two-acre lots offering a rural feel and pristine backcountry views. The Forty-five estate lot subdivision was acquired at Tentative Map then brought to final Map and Finished lots. Designed and built a 650,000 gal water reservoir for RMWD and a 15-acre re-vegetation conservation site for the County of San Diego in order to obtain the Final Map approval. The 45 lots were built and sold with four plans ranging in size from 2,898 square feet to 3,426 square feet and priced from 831,000 to \$888,000.

Panorama Ridge II:



Panorama Ridge II is a 40 10,000 sq. ft. lot residential subdivision in the City of Oceanside, California. Panorama Ridge II was acquired as raw land in 2004, processed to a tentative and then final map. An eleven-acre conservation site was established to preserve the endangered Threadleaf Brodea plant. The lots were fully improved and fourteen homes built and sold. There were three floor plans with two elevations per plan ranging in size from 2,594 square feet to 3,321 square feet and priced from \$760,000 to \$820,000.

Panorama Ridge I:



Panorama Ridge I is a twenty-five 10,000 sq. ft. lot residential subdivision located in the City of Oceanside. This project was acquired as an approved tentative map in 2003, subsequently the final map was approved and fully improved and built-out. Three floor plans with two elevations per plan were offered, ranging in size from 2,590 square feet to 3,321 square feet and priced from \$525,000 to \$749,000. The Project was sold and closed out in February of 2005.

Mountain Meadows:



Mountain Meadows is a 10 estate home, single-phase project located just north of Escondido off Interstate 15 in San Diego County. This property was acquired as an expired tentative map in 2002. The TM was reapproved in late 2003 and the final map at Mountain Meadows recorded in April 2004. Grading began in mid October 2004, and finished lots were delivered by February 2005. Construction of the ten production homes began in June 2005 with all 10 homes completed and sold in February 2006.

Three floor plans were offered ranging in size from 2,705 square feet to 3,321 square feet and priced from \$799,000 to \$895,000.

Palmilla:



Palmilla is a 64 lot residential subdivision located within the Rancho San Jacinto Master Planned Community in the City of San Jacinto in Riverside County. The site totals 10.5± acres. The 64- 5,000 sq. ft. lots were acquired at final map from Lennar Homes in 2002. The 64 lots were finished and built-out in 2006 with three floor plans ranging in size from 1,917 square feet to 2,923 square feet and priced from \$312,900 to \$363,900.

Santa Bella:



Santa Bella is a 36 lot, two-phase project located in the City of San Jacinto in Riverside County. The final map recorded in 1993, but was tied up in legal battles and CFD issues until 2004 when we acquired the project from Paul Garrett. The site totaled nine acres, with lots averaging 6,000 square feet. Construction of the two models homes began in November 2005. The models opened in April of 2006. Construction of the 15 Phase I homes began in December 2005, with completion in June 2006. Construction of the 19 (Phase II) homes commenced in April 2006. Three plans were offered with homes ranging in size from 1,997 square feet to 2,911 square feet and priced from \$340,000 to \$390,000. All homes were sold and closed in June / July 2006.

Menifee Creek:



Menifee Creek is a 52 single family detached home project located in Menifee area of south Riverside County. This property was acquired from a private investor group in mid 2003. On-site grading of the 13.4 acre parcel began under an advanced grading permit in December 2003. The project was near the Salt Creek river channel and consisted of large amounts of alluvial soil. The grading operation consisted of 10-15 feet of removals and re-compaction prior to site improvements and vertical construction. Construction of the three models began in October 2004 and was completed in March 2005. The models opened for sale in April 2005. Three plans were offered on minimum 7,200 sq. ft. lots, ranging in size from 1,997 square feet to 2,911 square feet and priced from \$369,900 to \$424,900. As of March 2006, all 52 homes were sold and closed.

Rancho De Anza:



Rancho De Anza is a 16 lot age restricted project located in the city of San Jacinto in Riverside County. The site totaled 1.51 acres with the average lot size equaling 4,120 square feet. A single 1,230 square foot home plan was offered ranging in price from \$189,000 to \$199,000. Rancho De Anza is a ‘seniors only’ community with all of its residents being 55 years of age or older. The 16 finished lots were acquired in late 2003; the construction of the 16 homes began in July 2004 and were completed and opened for sale in mid December 2004. The projected closed out in the fourth quarter 2005.

Strawberry Fields II:



Strawberry Fields II is a 40 home, three phase project located in the unincorporated area of Fallbrook in north San Diego County. The property was acquired as a 32 lot tentative map in 2001. However, the project went into a redesign to increase density, which was successfully completed in 2002. A 10-Acre wetlands preserve was dedicated to the Fallbrook Conservancy as a part of the approval process. Three floor plans were offered, ranging in size from 2,329 square feet to 2,911 square feet and priced from \$460,000 to \$515,000. Additionally, 14 of the homes featured attached and / or detached casitas’ to accommodate the increasing amount of live-in parents valued at an additional \$15,000 to \$50,000. The project was closed and sold out in November 2004.

Strawberry Fields:



Strawberry Fields is a 25-acre, 21 home project located in Fallbrook, California. The property was acquired as raw un-entitled land from a private estate in 1998. The 21 lot tentative and final maps were completed in 2000. Four plans were offered on minimum 1-acre lots, ranging in size from 2,705 square feet to 3,530 square feet and priced from \$449,900 to \$679,900. The project was completed and sold out in January 2002.

Heritage Annendale Park:

Annendale Park is a forty-eight home, three-phase project located in the City of San Jacinto in Riverside County. Two plans were offered, ranging in size from 1,320 square feet to 1,900 square feet and priced from \$125,900 to \$145,900. The forty-eight homes were closed and sold out in March 2003.

Heritage North View, Hemet 57:



North View is a 57 home project in a twenty-year old established neighborhood of Hemet, California. Three plans were offered (two plans offered in the original Hemet projects plus a third smaller plan) on minimum 7,200 square foot lots. The homes ranged in size from 1,604 square feet to 2,854 square feet and were priced from \$139,900 to \$199,900.

Heritage Horizons 18 (San Jacinto):



Horizons is an 18 home entry-level project in San Jacinto, California. Two plans were offered on minimum 4,000 square feet-finished lots. The homes ranged in size from 1,378 square feet to 1,986 square feet and were priced from \$119,900 to \$139,900. The last home closed in December 2001.

The Highlands:



The Highlands is a 29-acre, 11 estate lot project located in Fallbrook. Minimum lot size was two acres. Five plans were offered, ranging in size from 2,996 square feet to 4,000 square feet and priced from \$580,000 to \$880,000. All homes sold out in the 2nd quarter of 2001.

Heritage Lake View Estates:

Lake View Estates is a 2.75-acre, 15 home project located in Riverside County in the incorporated City of Lake Elsinore. Minimum lot size was 6,000 square feet. Three plans were offered, ranging in size from 1,910 square feet to 2,610 square feet and priced from \$171,900 to \$199,900.

Saddleback Estates:

Saddleback Estates is a nine home, multiple phased project located in the Valley Center area of the County of San Diego. Three plans were offered on minimum 2-acre lots, ranging in size from 3,018 square feet to 3,868 square feet and priced from \$370,000 to \$450,000. The last home closed January 2000.

Heritage Country Estates:

Heritage Country Estates referred to two separate Hemet projects, both eventually developed with the same plans and using the same project name. Three plans were offered, ranging in size from 1,910 square feet to 2,636 square feet and priced from \$157,900 to \$177,900. The larger of the two projects contained 34 homes. The sister site, referred to as El Camino, had a total of eight homes. The 34 homes closed out in July, with the El Camino 8 closing out in October 2000.

Heritage Cliffs:



Heritage Cliffs consists of 35 single families, detached (airspace condominium) homes on 3,500 square foot lots in the City of Carlsbad, California. The project was acquired from venture capital group as a tentative map in 1998. Three plans were offered, including a 1,327 square foot home priced at \$185,000 (inclusionary housing requirement), a 1,523 square foot home priced at \$242,400, and a 1,910 square foot home priced at \$264,400. The project was sold and closed in May 2000.

Mesa Cliffs:

Mesa Cliffs is a four home, single-phase project located in the City of Oceanside, California. The lots represented a portion of a multi-lot parcel map, which recorded in 1979. The four lots were acquired in 1998, which varied in size, with the two canyon lots (flag lots) much larger than the two southerly lots facing Mesa Drive. Usable pad sizes averaged 8,500 square feet. Because of the lots below the street grade, a private sewer pump system was designed approved and installed in two of the four lots. Two plans were offered, ranging in size from 1,523 square feet to 1,910 square feet and priced from \$211,000 to \$236,000. The project closed out in July 2000.

Cheyenne Valley:



Cheyenne Valley, located within the Farms master planned community in Wildomar, County of Riverside. This subdivision was acquired as an approved age restricted manufactured home tentative map in 2002. The map was subsequently converted into a non-age restricted stick-built subdivision. The final Map recorded in the spring of 2004 creating a total of 225 6,000+ sq. ft. lots. Four plans were offered ranging in size from 1,604 square feet to 2,949 square feet and priced from \$309,900 to \$414,900.

Construction of the three models began in the summer of 2004 and was completed in February 2005. All 225 homes have been built sold and closed as of May 2007.

Heritage River Glen:



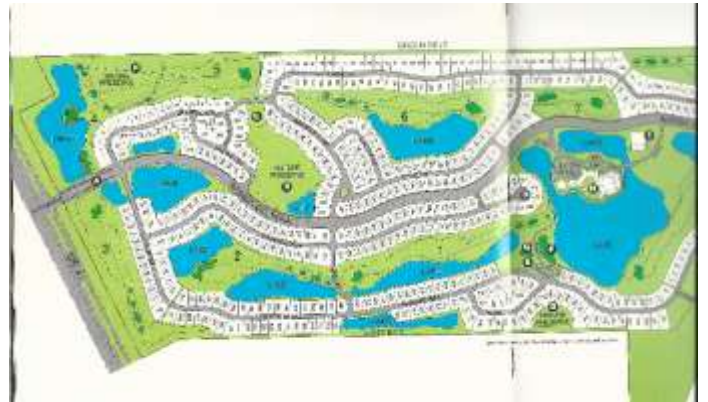
Heritage River Glen is a 270 lot master-planned community located adjacent to Interstate 15 in the Fallbrook area of the County of San Diego. The 168 remaining lots were acquired from the RTC in 1993. From 1994 through 1996 23 manufactured homes were built and sold in compliance with then-existing entitlements permitting construction of only manufactured homes. In 1996, we obtained approval from the Fallbrook Planning Group and the County of San Diego to build out the balance of River Glen with 145 conventional, stick-built homes. Four plans were offered ranging in size from 1,535 square feet to 2,313 square feet and priced from \$178,900 to \$209,900.

Shadowridge Crossings:



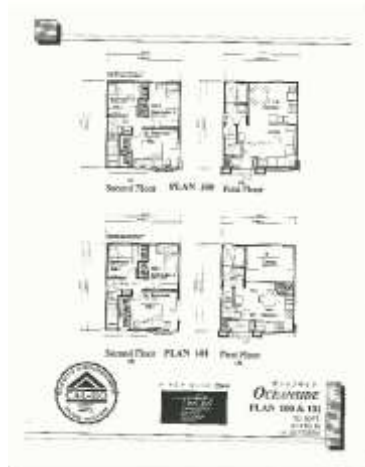
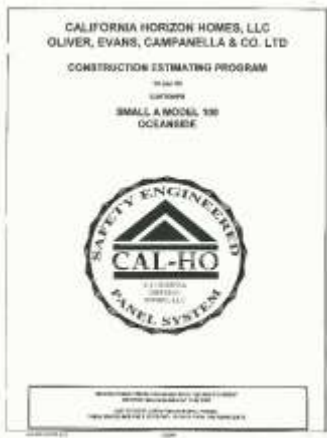
Shadowridge Crossings was originally conceived as a 130 lot Manufactured home master planned community in the Shadowridge area of the City of Vista. A group led by John Thill in the late 1980's developed the project. Thill's group built 108 homes. In 1994, we acquired two standing homes and 21 fully improved lots from the RTC. We received approval to build the remaining homes as on-site panelized homes from the City of Vista, and then proceeded to build and close all remaining 21 homes by August 1997.

Del Vera Country Club:



Del Vera Country Club is a 554-unit age restricted subdivision in North Fort Myers, Florida. The project includes 9-hole executive golf course, lakes and a 30,000 sq. ft. recreational facility. This project was completed in 1990.

International Projects: Kobe, Japan, 1995



In January 1995, an 8.0 earthquake hit Kobe Japan, destroying over 100,000 homes and devastating the Japanese residence of Kobe. We were invited to assist in the rebuilding of Kobe by the US Consulate and Ministry of Construction of Japan. With our experience in both 2 x 4 earthquake resistant construction and manufactured housing, we were able to fabricate, ship and re-build homes for the Kobe residence with American building technology, at the same time keeping the Japanese lifestyle and culture. By working closely with the Ministry of Construction, utilizing our exclusive Certified Cal-Ho Safety Engineered Panel System, we were able to rebuild homes for the homeless residence and train the local contractors to build safe homes to insure safe and modern housing for the residence of Japan in the future against the devastation of future earthquakes.

Development Specializations:

1. Land Acquisitions:

- a. Market Analysis in order to determine the highest market values of the properties
 - i. Create in-house MLS/CMA reports to evaluate the current resale market.
 - ii. Create in-house new home Reports to compare and evaluate values to the subject property.
- b. Performa Analysis arraying one or more disposition alternatives
 - i. Prepare budgets reflecting all estimated costs to complete; site improvements, design consultants fees, environmental consultant fees, governmental agency fees, landscaping, costs for insurance bond premiums, and if appropriate the costs for the construction of residences and other necessary structures.
 - ii. Prepare budgets reflecting costs for development overhead and supervision, liability insurance, warranty reserve and other “General Conditions” costs.
 - iii. Prepare timeline for the completion of site improvements and/or construction of structures.
 - iv. Prepare cash flow schedules, determine equity contribution requirements and determine internal rates of return.
- c. Property Analysis
 - i. Evaluation and listing of potential development opportunities and the constraints for each property.
- d. Formation of multiple corporations and Limited Liability Companies, LLC’s, in order to significantly reduce risk
- e. Process and evaluate all aspects of Acquisition and Title Documentations

2. Finance Management:

- a. Equity Financing
 - i. Strategic Planning, Funding, Venture Capital, Bridge and Mezzanine Financing, Liquidity Protection, Financial Modeling & Scenario Building Analysis, Regulatory Compliance and executive Presentation.
- b. Debt Financing
 - i. Raise Debt Financing from traditional banks and asset-based lenders for Acquisition & Development Loans and Construction Loans for vertical development.

3. Forward Planning and Entitlements:

- a. Specific Plan Processing
- b. EIR
 - i. Environmental Agency Processing.
- c. Site Planning
- d. Architectural Planning
- e. Complete Stormwater Management
- f. Erosion Control
- g. Manage and Implement;
 - i. Maximum Extent Practices (MEP).
 - ii. Storm Water Pollution Prevention Plan (SWPPP) and all associated Best Management Practices

(BMPs).

- iii. Standard Urban Storm Water Mitigation Plan (SUSMP).
 - iv. Urban Runoff Management Plan (URMP).
 - v. Best Conventional Pollutant Control Technology (BCT).
 - vi. Drainage Area Management Plan (DAMP).
 - vii. Jurisdictional Urban Runoff Management (JURMP).
 - viii. National Pollutant Discharge Elimination System (NPDES).
 - ix. Post-Construction Storm Water Operation and Management Plan (PCSWOMP).
 - x. Positive and open negotiations with environmental and government agencies and their inspectors related to open permits.
- h. Tentative Map processing
 - i. Condominium Plan processing
 - j. Final Map processing
 - k. Off-site Permit Processing
 - l. On-site Permit Processing

4. Risk Assessment:

- a. Evaluation of current insurance policies and areas of potential liabilities

5. Sales and Marketing:

- a. Prepare MLS Comparative Market Analysis (CMA) reports and give opinions of value and recommendations for pricing
- b. Manage full-time on-site sales staff
- c. DRE processing for all Public Reports

6. Bond Exoneration:

- a. Experienced in releasing and or reductions

7. Community Facility Districts (CFD):

- a. Negotiations and communications with appropriate agencies

8. Offsite/Onsite construction management:

- a. Manage, Oversee and Implement
 - i. Proforma Budgets.
 - ii. All Off-site Construction Activities:
 - 1. Scope of Work.
 - 2. Bidding of all contracts for off-sites and on-sites.
 - 3. Grading, improvement, dry and wet utility, landscape and architectural plans.
 - 4. Off-site and on-site field training and reporting systems.
 - 5. Off-site and on-site scheduling and reporting.
 - 6. Off-site bonded items for completion and release.
 - iii. All On-site Construction Activities:

1. Contractor selection.
 2. All purchasing functions.
 - a. Purchasing budgets to actual variances, weekly variance reports.
 3. Subcontractor performance.
 4. Develop construction superintendents and field staff in off-site procedures for growth within the company.
 5. Ensure value engineering on all projects.
 6. Policies and procedures for contractors, suppliers, superintendents and employees.
 7. Quality Control.
- iv. Cal OSHA and Safety.