



RED A RISK CONSULTANTS t/a NAVTRACK Reg No. 2006/208257/23

VAT NO: 4200234385 PSIRA NO: 1514011

VEHICLE TRACKING AND RECOVERY SUBSCRIBER AGREEMENT

PO Box 15 Tel: 087 284 6093
Empangeni Fax: 086 513 6200
3880
Email: clientservices@navtrack.co.za

DATE ___/___/20___

BUSINESS COMPLETE: A,B,C,D,E

INDIVIDUAL COMPLETE: B,C,D,E

Sales Representative: _____

(A) BUSINESS SUBSCRIBER DETAILS (PLEASE USE CAPITALS – ALL RELEVANT FIELDS TO BE COMPLETED)

Company/Business Name: _____

Registered No./CC or PTY LTD:

Vat Number:

Email: _____

Premises Tel:

Fax No.

Registered Physical Address: _____

Postal Address: _____

Code: _____

City/Town: _____

Billing Email: _____

(B) INDIVIDUAL SUBSCRIBER DETAILS (PLEASE USE CAPITALS – ALL RELEVANT FIELDS TO BE COMPLETED)

Surname: _____

First Name: _____

ID No:

Date of birth:

Tel No (H):

Cell No:

Marital Status: M S D W

SA Citizen: Y N

Residential Address: _____

Postal Address: _____

Suburb: _____

Code: _____

City/Town: _____

E-Mail: _____

(C) PAYMENT DETAILS

Account Holders Name: _____

Name of Bank: _____

Branch Name: _____

Account Type: _____

Account Number:

Monthly Amount: R _____

Branch Code:

Once off amount: R _____

Debit Date: 1st 15th 25th 30th/31st

AUTHORITY FOR DEBIT OF AN ACCOUNT

I HEREBY INSTRUCT AND AUTHORIZE NAVTRACK TO DEBIT MY ACCOUNT OR CARD WITH THE TOTAL AMOUNT OWING BY ME EACH MONTH UNDER THIS AGREEMENT.

The standard terms and conditions of your agreement allow for the debit order to be adjusted accordingly taking into account any amounts due in terms of the addition, termination or renewal of any products or services (including any technical services rendered) and repairs in terms of the agreement. In the event that any debit order due in terms of the Debit Order Authorisation is rejected by your bank, all related bank rejection fees and the full amount that remains unpaid, will be due and payable immediately on demand by RED A RISK CONSULTANTS t / a NAVTRACK Reg No: 2006/208247/23 and that any products or services provided by us can be suspended immediately.

Please undertake to ensure that adequate funds are available in your bank account to cover the amounts due

Authorized Account Holders Signature: _____ Date: ___/___/20___

Initial

(D) MONITORING VALUE ADDED SERVICE

VEHICLE DESCRIPTION

	Model/Make	Year	Vehicle Reg	Colour	Added Service	Monthly Fee
1						
2						
3						
4						
5						

MONTHLY FEES

	Added Services Monthly Fee Sub Total	<input type="text"/>
Fleet Management Option 1 Monthly Fee:	<input type="text"/> X QTY <input type="text"/> = Tracking Sub Total	<input type="text"/>
Fleet Management Option 2 Monthly Fee:	<input type="text"/> X QTY <input type="text"/> = Tracking Sub Total	<input type="text"/>
Track and Trace Option 1 Monthly Fee:	<input type="text"/> X QTY <input type="text"/> = Tracking Sub Total	<input type="text"/>
Track and Trace Option 2 Monthly Fee:	<input type="text"/> X QTY <input type="text"/> = Tracking Sub Total	<input type="text"/>
	Monthly Total	<input type="text"/>

ONCE OFF AMOUNT DUE

Tracking Units:	<input type="text"/> x QTY <input type="text"/> = Units Total	<input type="text"/>
<input type="text"/>	<input type="text"/> x QTY <input type="text"/> = Units Total	<input type="text"/>
<input type="text"/>	<input type="text"/> x QTY <input type="text"/> = Units Total	<input type="text"/>
<input type="text"/>	<input type="text"/> x QTY <input type="text"/> = Units Total	<input type="text"/>
	= Once off Total	<input type="text"/>

INSTALLATION/DELIVERY ADDRESS:

ADDITIONAL INFORMATION THAT NAVTRACK SHOULD KNOW ABOUT YOURSELF AS A CLIENT OR YOUR VEHICLE:

Log In Details for Navtrack Fleet manager/User:

User Name

Password

Contact Number

Email Address

Attached Documents: Copy of CK Documents

Copy of VAT Registration

Copy of Vehicle Reg

Copy of ID

Cancelled Cheque

(E) DECLARATION

I have read and agreed to:

- 1) The terms and conditions for Navtrack as stated on the attached agreement which will become binding on me on acceptance by Navtrack
- 2) The applicable Navtrack monitoring and recovery service terms which will form part of this agreement

Full Name & Surname (in block letters) _____

Signature: _____ Date: ____/____/20____

NAVTRACK SERVICE AGREEMENT
STANDARD TERMS & CONDITIONS OF CONTRACT

1. INTERPRETATION

- 1.1. The head notes to the clauses in this agreement are for reference purposes only and shall not affect the interpretation of any part thereof
- 1.2. Unless inconsistent with the context, the words and expressions set forth below shall bear the following meanings:
 - **“This agreement”**-this agreement as read with the subscriber agreement;
 - **“The subscriber agreement”**-that part of this agreement, being the Subscriber Agreement form, which identifies the Client and wherein provision is made for other particulars concerning this agreement to be completed;
 - **“Navtrack”**- Red A Risk Consultants cc t/a Navtrack, Registration Number 2006/208257/23
 - **“Navtrack Unit”**- the device and related equipment designated to communicate signals from the vehicle to the Navtrack Control Centre for purposes intended by this agreement;
 - **“Contact Person”**-the Clients contact person(s) referred to in the Subscriber Agreement or car substituted as notified to the Service Provider upon written notice by the Client from time to time.
 - **“Navtrack Control Centre”**- the centre where signals from the Navtrack tracking unit will be monitored and acted upon;
 - **“The Navtrack Service”**- the service provided for the response and recovery of stolen or hijacked vehicles;
 - **“The Service Provider”**- Navtrack or any entities appointed by Navtrack to perform services and to which this agreement will apply and be read with the necessary changes (if any);
 - **“South Africa”**- The Republic of South Africa
 - **“The signature date”**- the date of last signature of this agreement by the Subscriber and the Service Provider;
 - **“The Territory”**- The areas in South Africa where the Navtrack Services are commercially available from time to time;
 - **“The Client”**- The party whose details appear on the Subscriber Agreement and who is bound by the terms of this agreement upon the Clients signature of the Subscriber Agreement;
 - **“The Loss”**- the hijacking and/or theft of a vehicle on which event the client undertakes to immediately notify Navtrack
 - **“Recover”**- after notification to Navtrack of a loss, to secure, hold and deliver the vehicle to the client or at Navtrack’s discretion, to the relevant authorities;
 - **“The Vehicle”**- the vehicle(s) referred to the Subscriber Agreement;
 - **“Owner/Subscriber”**- The person (if any) described as such in the Subscriber Agreement.
- 1.3. Words importing to singular shall include the plural and visa versa and words importing to one gender shall include the other gender; any reference to an actual person shall include the body corporate, firm or association and visa versa.

2.

- 2.1. **APPOINTMENT**
The Client hereby employs Navtrack to provide a Service to the Client and to do so, upon the terms and conditions set forth in this agreement
- 2.2. **THE SERVICE**
 - 2.2.1. Navtrack will respond to each notification of a loss and use its reasonable endeavours to effect a recovery. The Client authorizes Navtrack to recover, hold and deliver the vehicle to the Client and holds Navtrack harmless against any damages arising therefrom or at any time thereafter and/or whilst the vehicle is at any time in Navtrack’s possession. No risk in the vehicle shall, at any time, pass to Navtrack. The recovery will, save where otherwise provided, be rendered free of additional charge within the Territory.
 - 2.2.2. The Client may use the Monitoring Service and will be liable to Navtrack for the fee for every fleet Monitoring Message generated as a result thereof (whether deliberately or by mistake).
 - 2.2.3. Due to the numerous variables involved, Navtrack does not guarantee that the service will lead to recovery. The client acknowledges that the service is intended to reduce risk of loss, but will not eliminate such risk.
 - 2.2.4. Navtrack will periodically test the operation of the Unit, free of charge to the Client, however, the Client must take all reasonable steps to ensure that the Unit is operational and must immediately report any Unit faults and/or failures to Navtrack.

3. TERM

- 3.1. Subject to the provisions of this agreement, the Clients obligations under this agreement shall take effect upon the date of signature hereof by the Client and Navtrack and continue for the period of 1 (one) year and thereafter indefinitely until either party may terminate this agreement by giving the other party 3 (three) calendar months written notice thereof.
- 3.2. Failure to pay the monthly service fee for 2 (two) consecutive months will automatically cancel the contract, where 12.4 will prevail.

4. THE NAVTRACK UNIT

- 4.1. The Navtrack Service cannot be invoked or rendered unless a Navtrack Unit is properly installed in the vehicle by an approved Navtrack fitment centre and such unit is programmed, enabled and functioning to its manufactured specification. Only approved Navtrack units may be used for purposes of this agreement. This agreement does not provide for the supply, installation, programming (encoding) and enabling of the Navtrack Units
- 4.2. The equipment and the installation thereof will carry a 24 month warranty, fair wear and tear excepted. Any maintenance and/or repairs required in terms of this warranty shall be carried out at one of the approved fitment centres.
- 4.3. The Client may, by prior arrangement with a fitment centre, test the unit at any reasonable time. the Client shall be entitled to 2(two) free tests per annum, notwithstanding any contrary provisions contained in this agreement. The Service Provider and Navtrack (but not the Client) shall be relieved of its obligations under this agreement during any period in which the Navtrack unit is not functioning.
- 4.4. The Client accepts responsibility for the consequences of any unintentional activation of the Navtrack system, it being agreed that such consequences may include the police or response teams responding pursuant to any such activation and making wrongful arrests.
- 4.5. The Client is responsible for testing for the unit within 3 (three) days after an accident or vehicle structural modification.

5. TERRITORY

Navtrack Service is available only within the territory and the Service Provider shall accordingly not, unless otherwise provided for in the agreement, be obliged to render any of the Navtrack Service outside the territory.

6. FEES AND CHARGES

- 6.1. As consideration for Navtrack's undertaking to provide the Service, the Client shall pay Navtrack the Monthly Subscription Fee referred to in the Subscriber's Agreement monthly in advance, on or before the 3rd(third) day of each month or such earlier date as specified in the debit order authorization contained in the Subscriber Agreement, provided that the first such monthly Subscription Fee be paid upon conclusion of this agreement.
- 6.2. The Client shall be responsible for the payment of all legal costs incurred to him, including, but not limited to attorney/client costs, % collection commission and tracing fees. All payments shall be allocated firstly to pay the costs, then the interest, then the capital.
- 6.3. If or as a result of a monitoring request, Navtrack renders any service not otherwise required in terms of this agreement, the Client shall pay Navtrack an amount determined in accordance with Navtrack's then applicable standard rates for such service rendered.
- 6.4. The Customer may not withhold payment of any amount due under this agreement whatsoever and/or as a result of the unit being damaged or cannot be operated or utilized.

7. PAYMENT AND INTEREST

- 7.1. The Client shall effect all payments in terms of or arising from this agreement in such manner as determined from time to time by Navtrack.
- 7.2. Should the Client fail to pay any amount due in terms of or arising from this agreement on the due date, then such overdue amount shall bear interest at the maximum interest rate per annum stipulated from time to time under National Credit Act 34 of 2005 as amended.

8. EXCLUSION OF LIABILITY

- 8.1. The Client recognizes that Navtrack's Service Provider, services are intended to reduce the risk or loss, but not of eliminating such risk. Navtrack / Service Provider shall not be liable for any loss or damage of whatsoever nature caused to the Client's or its vehicle/s in consequence of any act or omission by Navtrack / the Service Provider or any failure by Navtrack / the Service Provider to perform the tracking service pursuant to this agreement notwithstanding any negligence on the part of Navtrack and/or the Service Provider
- 8.2. For the purposes of 8.1, all references to Navtrack shall include reference to Navtrack's employees, agents, sub-contractors, any independent contractors, the Service Provider's employees, agents, independent contractors, sub-contractors.

9. FURNISHING OF INFORMATION

- 9.1. The Client shall forthwith notify Navtrack in writing of any change(s) in the information set forth in the Subscriber Agreement or furnished from time to time in accordance with the standard practice and procedures of Navtrack and/or Service Provider
- 9.2. Should any of the aforesaid information change and not be notified in writing to Navtrack and/or the Service Provider, or should any information supplied not be correct in all respects, then the Client agrees to hold Navtrack and/or the Service Provider harmless and waive any claims that they might have against Navtrack and/or the Service Provider.

10. FALSE ALARMS

The Client shall immediately notify Navtrack of any Monitoring Request accidentally or unintentionally generated ("false alarm"). The Client accepts liability for the consequences of any false alarm, acknowledging that such false alarm may lead to the relevant authorities or Navtrack responding thereto and making wrongful arrests. Accordingly, the Client undertakes to repay all costs incurred by Navtrack and/or the Service Provider (at Navtrack's and/or the Service Provider's then applicable standard rates), and hereby indemnifies Navtrack and/or the Service Provider against all claims or damages, arising out of a false alarm.

11. CLIENTS GENERAL OBLIGATION

The Client must ensure that:

- 11.1. The Client keeps the Navtrack emergency numbers handy and contacts Navtrack as soon as possible after a loss
- 11.2. If the Client becomes aware or is made aware by Navtrack that the Unit in a vehicle is not operational, the vehicle is to be immediately taken to an Installation Centre. If he Client fails to do so, Navtrack may, at its option, suspend the service;
- 11.3. The Client keeps false alarms to a minimum. Navtrack reserves the right to respond only once positive confirmation of a loss can be obtained; and
- 11.4. Prior to conducting a test, Navtrack is notified to expect a test.

12. BREACH

If the Client (or the intermediary on the Client's behalf):

- 12.1. Fails to pay any amount under this agreement on due date; or
- 12.2. Fails in the performance of any of its obligations hereunder or breaches any term or condition of this agreement; or
- 12.3. In Navtrack's opinion, reasonably exercised, consistently raises false alarms or misuses or abuses the service; Navtrack and/or the Service Provider may immediately thereupon suspend its obligations under this agreement and/or simultaneously therewith or thereafter, terminate this agreement without notice to the Client. Any such suspension and/or termination shall be without prejudice to any other rights, which Navtrack and/or the Service Provider may then have at law.
- 12.4. Upon termination of his agreement for whatever reason, all amounts payable by the Client to Navtrack and/or the Service Provider shall immediately become due and payable.
- 12.5. In the event of any breach of this agreement, the Client shall pay a re-connection fee of R1000.00.

Initial

- 12.6. If Navtrack and/or the Service Provider have to recover the Subscriber's vehicle during any period where the client is in breach of this agreement, the Client shall, in addition to his monthly Subscriber fees pay to Navtrack, R500.00 per hour for Services rendered from the time the recovery operation starts until the vehicle has been recovered together with all expenses for example, but not limited to travelling costs at AA tariffs (as from time to time), tow-in services, storage costs etc. Navtrack may also retain possession of any vehicle recovered by it until all payment obligations have been fulfilled.

13. DOMICILIUM / AND NOTICES

- 13.1. The parties hereby choose *domicilium citandi et executandi* for all purposes of and in connection with this agreement, their respective physical address as set forth in the Subscriber agreement
- 13.2. Either party shall be entitled to change its *domicilium* from time to time, and any such changes shall only be effective upon receipt of notice in writing by the other party of such change
- 13.3. All notices, demands, communications or payments intended for either party shall be made or given at the relevant party's *domicilium* for the time being.
- 13.4. A notice sent by either party to the other shall be deemed to be received by the other party on the same day, if delivered by hand or sent by telefax and on the 5th (fifth) day after posting, if sent by registered mail.
- 13.5. Notwithstanding anything to the contrary herein contained, a written notice or communication actually sent by any party shall be an adequate written notice or communication to it notwithstanding that it was not sent to or delivered at the party's chosen *domicilium citandi et executandi*.

14. FORCE MAJEURE

- 14.1. If Navtrack and/or the Service Provider is prevented or restricted directly or indirectly from carrying out all or any of its obligations under this agreement by reason of force majeure, being a cause beyond the control of Navtrack and/or the Service Provider, then Navtrack and/or the Service Provider shall be relieved of its obligations hereunder during the period that such event continues but only to the extent so prevented and shall not be liable for any delay or failure in performance of its obligations hereunder. Such force majeure shall not preclude the Client from terminating this agreement in accordance with the provisions hereof.

15. GENERAL

- 15.1. If Navtrack and/or the Service Provider is directly or indirectly prevented or restricted from carrying out all or any of its obligations under this agreement by a cause beyond its control (including, without limitation, the failure by any person to provide a service to Navtrack or the failure of the Unit), then Navtrack shall be relieved of its obligations under this agreement during the period that such event continues, but only to the extent so prevented, and shall not be liable for any delay or failure in performance of its obligations hereunder. The existence of such event shall not preclude the Client from terminating this agreement in accordance with the provisions hereof.
- 15.2. This agreement sets out the entire agreement and understanding between the parties and supersedes all prior agreements, written or oral, in connection with the subject matter hereof.
- 15.3. No addition to variation or consensual cancellation shall be of any force or effect unless in writing and signed by or on behalf of the parties.
- 15.4. No indulgence which any of the parties ("the grantor") may grant to any other or others of them ("the grantee(s)") shall constitute a waiver of any of the rights of the grantor, who shall not thereby be precluded from exercising any rights against the grantee(s) which might have arisen in the past or which might arise in the future.
- 15.5. Words importing the singular shall include the plural and vice versa and words importing one gender shall include the other genders, only reference to an actual person shall include a body corporate, firm or association and visa versa.
- 15.6. In this agreement, the headings to the clauses are included for reference purposes only and will not in any way affect or govern the interpretation or construction of this agreement.
- 15.7. Where appropriate in this agreement, meanings ascribed to defined words and expressions will impose substantive obligations on the parties
- 15.8. When any number of days or other period is prescribed for the doing of any act or for any other purpose, same will be calculated exclusively on the first and inclusively on the last day.
- 15.9. In the interpretation of this agreement, the contra referendum rule of construction will not apply (this agreement being the product of negotiations between the parties) and this agreement will not be construed in favour of or against any party by reason of the extent to which any party or its professional advisors participated in the preparation of this agreement.
- 15.10. Each party undertakes to do all such things, perform, take all such steps and procure the doing of all such things as may be necessary and requisite to give effect to the terms, conditions, obligations and import of this agreement read with its annexures.
- 15.11. If Navtrack instructs attorneys to take any action against the Client or the intermediary to enforce obligations under this agreement, the Client shall be liable for all costs incurred by Navtrack to Navtrack's attorneys, calculated on the attorney and own client scale, collection commission of 10% of all amounts collected by the said attorneys and counsel's fees as per brief as well as tracing fees. The Customer shall be liable for such costs once Navtrack has instructed attorneys and incurred the costs, whether proceedings are actually instituted or not.
- 15.12. The nature and amount of any indebtedness of the Client to Navtrack shall at any time be determined and proved, by a document purporting to have been signed by a manager or accountant for the time being of Navtrack, whose capacity or authority it shall not be necessary to prove, which certificate shall, upon the mere production thereof, be binding on the Customer as *prima facie* proof of the contents of the document and of the fact that the amount stated therein is due and payable in any legal proceedings against the Customer, and will be valid as a liquid document against the Client in any competent court.
- 15.13. If any provision of this agreement is rendered unlawful (retrospectively or otherwise), then only that unlawful provision shall be deemed to be modified to the extent, and in the manner, necessary to render it consistent with the enactment rendering it unlawful or, if such modification is impossible, be deemed to be severable from the remaining provisions hereof and *pro non scripto*. In either such event, notwithstanding anything to the contrary in this agreement, Navtrack and the Client, respectively, shall have all the rights conferred on them by the law rendering such provision unlawful.
- 15.14. The Client may not cede or delegate the Client's rights or obligations in terms of this agreement without the prior written consent of Navtrack, which consent shall not unreasonably be withheld. Navtrack may, at any time and without the consent of the Client, cede or delegate Navtrack's rights and/or obligations under this agreement.
- 15.15. The laws of the Territory shall govern this agreement, and all disputes, actions and other matters in connection with this agreement shall be determined in accordance with such laws.

Thus done and signed at _____ on this _____ day of _____ 20__.

AS WITNESSES:

1. _____ obo THE CLIENT

2. _____ obo NAVTRACK

DEED SURETYSHIP

I/We the undersigned,

And

("the Client")

("the Client")

Identity number

Identity number

Address

Address

do hereby interpose and bind myself/ourselves unto and in favour of Navtrack, its successors in title and assigns, as surety, sureties in *solidium* for jointly and

severally for _____, Identity Number/CK Number/Company Number _____ for:

1. The payment by the Client of all monies which are due or may become due and owing from time to time by the Client to the Navtrack in terms of or arising out of the enforcement, breach or cancellation (including cancellation by the Client's liquidator or judicial manager, whether provisional or final, pursuant to any power conferred by statute or order of court) of the above Subscriber Agreement between Navtrack and the Client relating to the due and faithful performance by the Client of all the Client's obligations of every nature which the Client may now or in the future be obliged to perform.
2. My/our liability hereunder shall in no way be affected or diminished if Navtrack either now or in the future obtains additional suretyship, guarantees or securities, whether real or personal, in respect of the debts and/or obligations of the Client.
3. This suretyship and undertaking shall be a continuing covering security for any present or future indebtedness of the Client to Navtrack and shall remain in full force and effect, notwithstanding any fluctuation in or even the temporary extinct of such indebtedness. This Deed of Suretyship cannot be removed before the Subscriber Agreement aforesaid or any renewal thereof expires or is terminated by agreement and shall remain in full force and effect until:
 - 3.1. all monies owing by the Client to Navtrack in terms of the said Subscriber Agreement, or its renewal, or as a result of its termination, or as a result of its breach, have been fulfilled;
 - 3.2. all the other obligations of the Client under or arising from the said Subscriber Agreement or its renewal, have been fulfilled.
4. Navtrack shall be entitled, without reference or notification to me/us and without affecting its rights hereunder, and without releasing me/us hereunder, to take whatever steps it deems fit against the Client, to release other securities and/or sureties and/or grant the Client extensions of time for payment and/or compound or to make any other arrangements with the Client's indebtedness. Any leniency or extension of time which may be granted to the Client, or a variation or alteration of the said Subscriber Agreement or future agreement between the Client and Navtrack shall not be construed as a waiver of any of Navtrack's rights or claims against me/us hereunder or as a novation of any claim and shall in no way release me/us from my/our liability hereunder.
5. In the event of the Client being placed under liquidation/judicial management/sequestration (whether provisionally, final, compulsorily or voluntarily), Navtrack shall be entitled to accept any dividend on account and in reduction of the Client's indebtedness without prejudice to its rights against me/us, which rights shall further not be prejudice by its acceptance of any other rights against me/us, which rights shall further not be prejudice by its acceptance of any other securities guarantees or suretyship arising out of such liquidation / judicial management / sequestration or by its acceptance of any offer of compromise made by or on behalf of the Client, whether then in liquidation/judicial management/sequestration or otherwise.
6. I/we hereby agree and declare that all acknowledgments of indebtedness and admissions by the Client to Navtrack shall be binding on me/us.
7. For the purpose of any action against me/us for provisional sentence in South Africa or for identical or similar relief in any other place, a certificate by Navtrack as to the amount owing by the Client to Navtrack and of the fact that the due date for payment of the same has arrived shall be sufficient and satisfactory proof of the facts therein stated until the contrary shall have been proved.
8. I/we hereby renounce the benefits of the legal exceptions "*non causa debiti*" "*errore calculi*" "*excussio*", "division", "*de duobus vel pluribus reis debendi*", no value received" and "revision of accounts", with the meaning and effect of all of which I/we declare myself/ourselves to be fully acquainted.
9. I/we hereby agree and consent that Navtrack shall, at its option, be entitled to institute any legal proceedings which may arise out of or in connection with this Deed of Suretyship in any Magistrate's Court having jurisdiction, notwithstanding the fact that the claim or value of the matter in dispute might exceed the jurisdiction of such Magistrate's Court.
10. I/we hereby choose *domicilium citandi et executandi* at the address/addresses as set out above at which address/addresses all notices and communications maybe addressed to me/us and all notices addressed to me/us at the said address/addresses and despatched by prepaid registered post shall be deemed to have reached me/us two days after the date of posting.

Thus done and signed at _____ on this _____ day of _____ 20__.

AS WITNESSES:

1. _____

SURETY (the CLIENT)

2. _____

SURETY (the CLIENT)

SURETY (the CLIENT)

Initial