

# Buyer Info Packet

163 Ash St, Melbourne, FL 32904

<i>SPD</i> .....	<i>2</i>
<i>LBPD</i> .....	<i>6</i>
<i>Flood Disclosure (FD-2)</i> .....	<i>7</i>
<i>PPI</i> .....	<i>8</i>
<i>FAQ</i> .....	<i>9</i>
<i>Floor Plan</i> .....	<i>11</i>

### Seller's Property Disclosure – Residential

**Notice to Licensee and Seller:** Only the Seller should fill out this form.

**Notice to Seller:** Florida law<sup>1</sup> requires a **Seller** of a home to disclose to the **Buyer** all known facts that materially affect the value of the property being sold and that are not readily observable or known by the **Buyer**. This disclosure form is designed to help you comply with the law. However, this disclosure form may not address every significant issue that is unique to the Property. You should think about what you would want to know if you were buying the Property today; and if you need more space for additional information, comments, or explanations, check the Paragraph 12 checkbox and attach an addendum.

**Notice to Buyer:** The following representations are made by **Seller** and **not** by any real estate licensee. This disclosure is not a guaranty or warranty of any kind. It is not a substitute for any inspections, warranties, or professional advice you may wish to obtain. It is not a substitute for your own personal judgment and common sense. The following information is based only upon **Seller's** actual knowledge of the Property's condition. **Sellers** can disclose only what they actually know. **Seller** may not know about all material or significant items. You should have an independent, professional home inspection to verify the condition of the Property and determine the cost of repairs, if any. This disclosure is not a contract and is not intended to be a part of any contract for sale and purchase.

**Seller** makes the following disclosure regarding the property described as: 163 Ash St  
W. Melbourne FL 32904 (the "Property")

The Property is  owner occupied  tenant occupied  unoccupied (If unoccupied, how long has it been since **Seller** occupied the Property? never occupied by seller)

#### 1. Structures; Systems; Appliances

- (a) Are the structures including roofs; ceilings; walls; doors; windows; foundation; and pool, hot tub, and spa, if any, structurally sound and free of leaks?  Yes  No  Don't Know
- (b) Is seawall, if any, and dockage, if any, structurally sound?  Yes  No  Don't Know
- (c) Are existing major appliances and heating, cooling, mechanical, electrical, security, and sprinkler systems, in working condition, i.e., operating in the manner in which the item was designed to operate?  Yes  No  Don't Know
- (d) Does the Property have aluminum wiring other than the primary service line?  Yes  No  Don't Know
- (e) Are any of the appliances leased? If yes, which ones: \_\_\_\_\_  Yes  No  Don't Know
- (f) If any answer to questions 1(a) – 1(c) is no, please explain: \_\_\_\_\_

#### 2. Termites; Other Wood-Destroying Organisms; Pests

- (a) Are termites; other wood-destroying organisms, including fungi; or pests present on the Property or has the Property had any structural damage by them?  Yes  No  Don't Know
- (b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests?  Yes  No  Don't Know
- (c) If any answer to questions 2(a) - 2(b) is yes, please explain: \_\_\_\_\_

#### 3. Water Intrusion; Drainage; Flooding

- (a) Has past or present water intrusion affected the Property?  Yes  No  Don't Know
- (b) Have past or present drainage or flooding problems affected the Property?  Yes  No  Don't Know
- (c) Is any of the Property located in a special flood hazard area?  Yes  No  Don't Know
- (d) Is any of the Property located seaward of the coastal construction control line?  Yes  No  Don't Know
- (e) Does your lender require flood insurance?  Yes  No  Don't Know
- (f) Do you have an elevation certificate? If yes, please attach a copy.  Yes  No  Don't Know
- (g) If any answer to questions 3(a) - 3(d) is yes, please explain: \_\_\_\_\_

<sup>1</sup> Johnson v. Davis, 480 So.2d 625 (Fla. 1985).

Seller (MBMB) (UH) and Buyer (\_\_\_\_) (\_\_\_\_) acknowledge receipt of a copy of this page, which is Page 1 of 4

4. Plumbing

- (a) What is your drinking water source? public private well other
- (b) Have you ever had a problem with the quality, supply, or flow of potable water?  Yes  No  Don't Know
- (c) Do you have a water treatment system?  Yes  No  Don't Know  
If yes, is it owned leased?
- (d) Do you have a sewer or septic system? If septic system, describe the location of each system: \_\_\_\_\_
- (e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property?  Yes  No  Don't Know
- (f) Are there or have there been any defects to the water system, septic system, drain fields or wells?  Yes  No  Don't Know
- (g) Have there been any plumbing leaks since you have owned the Property?  Yes  No  Don't Know
- (h) Are any polybutylene pipes on the Property?  Yes  No  Don't Know
- (i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain: \_\_\_\_\_

Yes	No	Don't Know
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Roof and Roof-Related Items

- (a) To your knowledge, is the roof structurally sound and free of leaks?  Yes  No  Don't Know
- (b) The age of the roof is 10 years OR date installed \_\_\_\_\_
- (c) Has the roof ever leaked during your ownership?  Yes  No  Don't Know
- (d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof?  Yes  No  Don't Know  
If yes, please explain: \_\_\_\_\_
- (e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system?  Yes  No  Don't Know  
If yes, please explain: \_\_\_\_\_

Yes	No	Don't Know
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

6. Pools; Hot Tubs; Spas

Note: Florida law requires swimming pools, hot tubs, and spas that received a certificate of completion on or after October 1, 2000, to have at least one safety feature as specified by Section 515.27, Florida Statutes.

- (a) If the Property has a swimming pool, hot tub, or spa that received a certificate of completion on or after October 1, 2000, indicate the existing safety feature(s):  
enclosure that meets the pool barrier requirements approved safety pool cover required door and window exit alarms required door locks none
- (b) Has an in-ground pool on the Property been demolished and/or filled?  Yes  No  Don't Know

n/a

Yes	No	Don't Know
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

7. Sinkholes

Note: When an insurance claim for sinkhole damage has been made by the seller and paid by the insurer, Section 627.7073(2)(c), Florida Statutes, requires the seller to disclose to the buyer that a claim was paid and whether or not the full amount paid was used to repair the sinkhole damage.

- (a) Does past or present settling, soil movement, or sinkhole(s) affect the Property or adjacent properties?  Yes  No  Don't Know
- (b) Has any insurance claim for sinkhole damage been made?  Yes  No  Don't Know  
If yes, was the claim paid?  yes  no If the claim was paid, were all the proceeds used to repair the damage?  yes  no
- (c) If any answer to questions 7(a) - 7(b) is yes, please explain: \_\_\_\_\_

Yes	No	Don't Know
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Seller (MBMB) LH and Buyer ( ) ( ) acknowledge receipt of a copy of this page, which is Page 2 of 4 SPDR-4x Rev 3/25

**8. Homeowners' Association Restrictions; Boundaries; Access Roads**

(a) Is membership in a homeowner's association mandatory or do any covenants, conditions or restrictions (CCRs) affect the Property? (CCRs include deed restrictions, restrictive covenants and declaration of covenants.)

Yes      No      Don't Know

**Notice to Buyer:** If yes, you should read the association's official records and/or the CCRs before making an offer to purchase. These documents contain information on significant matters, such as recurring dues or fees; special assessments; capital contributions, penalties; and architectural, building, landscaping, leasing, parking, pet, resale, vehicle and other types of restrictions.

(b) Are there any proposed changes to any of the restrictions?

(c) Are any driveways, walls, fences, or other features shared with adjoining landowners?

(d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?

(e) Are there boundary line disputes or easements affecting the Property?

(f) Are you aware of any existing, pending or proposed legal or administrative action affecting homeowner's association common areas (such as clubhouse, pools, tennis courts or other areas)?

(g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property?

If yes, is there a right of entry?  yes  no

(h) Are access roads  private  public? If private, describe the terms and conditions of the maintenance agreement: \_\_\_\_\_

(i) If any answer to questions 8(a) - 8(g) is yes, please explain: \_\_\_\_\_

**9. Environmental**

(a) Was the Property built before 1978?  
If yes, please see Lead-Based Paint Disclosure.

(b) Does anything exist on the Property that may be considered an environmental hazard, including but not limited to, lead-based paint; asbestos; mold; urea formaldehyde; radon gas; methamphetamine contamination; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated soil or water?

(c) Has there been any damage, clean up, or repair to the Property due to any of the substances or materials listed in subsection (b) above?

(d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?

(e) If any answer to questions 9(b) - 9(d) is yes, please explain: \_\_\_\_\_

**10. Governmental, Claims and Litigation**

(a) Are there any existing, pending or proposed legal or administrative claims affecting the Property?

(b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property?

(c) Is the Property subject to any Qualifying Improvements assessment per Section 163.081, Florida Statutes?

(d) Are you aware of the Property ever having been, or is it currently, subject to litigation or claim, including but not limited to, defective building products, construction defects and/or title problems?

(e) Have you ever had any claims filed against your homeowner's Insurance policy?

Seller (MB/MB) UH and Buyer ( ) ( ) acknowledge receipt of a copy of this page, which is Page 3 of 4  
SPDR-4x Rev 3/25



# COMPASS

## Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR



If initialed by all parties, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between Michael B Mc Bryar, Loren L Harris (SELLER) and \_\_\_\_\_ (BUYER) concerning the Property described as 163 Ash St, Melbourne, FL 32904

Buyer's Initials \_\_\_\_\_ Seller's Initials MBMB LH

### P. LEAD-BASED PAINT DISCLOSURE (Pre-1978 Housing)

#### Lead-Based Paint Warning Statement

"Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

#### Seller's Disclosure (INITIAL)

- MBMB (a) Presence of lead-based paint or lead-based paint hazards (CHECK ONE BELOW):
  - Known lead-based paint or lead-based paint hazards are present in the housing.
  - Seller has no knowledge of lead-based paint or lead-based paint hazards in the housing.
- MBMB (b) Records and reports available to the Seller (CHECK ONE BELOW):
  - Seller has provided the Buyer with all available records and reports pertaining to lead-based paint or lead-based paint hazards in the housing. List documents: \_\_\_\_\_
  - Seller has no reports or records pertaining to lead-based paint or lead-based paint hazards in the housing.

#### Buyer's Acknowledgement (INITIAL)

- \_\_\_\_\_ (c) Buyer has received copies of all information listed above.
- \_\_\_\_\_ (d) Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*.
- \_\_\_\_\_ (e) Buyer has (CHECK ONE BELOW):
  - Received a 10-day opportunity (or other mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards; or
  - Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards.

#### Licensee's Acknowledgement (INITIAL)

- AM (f) Licensee has informed the Seller of the Seller's obligations under 42 U.S.C.4852(d) and is aware of Licensee's responsibility to ensure compliance.

#### Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

<u>Michael B Mc Bryar</u> SELLER	<u>Michael B Mc Bryar</u> Date	_____	_____
<u>Loren L Harris</u> SELLER	<u>Loren L Harris</u> Date	BUYER	Date
<u>Amanda McKnight</u> SELLER	<u>Amanda McKnight</u> Date	BUYER	Date
Listing Licensee	_____	Selling Licensee	Date

Any person or persons who knowingly violate the provisions of the Residential Lead-Based Paint Hazard Reduction Act of 1992 may be subject to civil and criminal penalties and potential triple damages in a private civil lawsuit.

### Flood Disclosure



Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, Michael B Mc Bryar, Loren L Harris, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 163 Ash St, Melbourne, FL 32904

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

#### FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller  has  has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) Seller  has  has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (3) Seller  has  has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
  - a. The overflow of inland or tidal waters.
  - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
  - c. Sustained periods of standing water resulting from rainfall.

Seller: Michael B Mc Bryar *Michael B Mc Bryar* Date: 04/02/2026

Seller: Loren L Harris *Loren L Harris* Date: 03/27/2026

Copy provided to Buyer on \_\_\_\_\_ by  email  facsimile  mail  personal delivery.



CARPENTER | KESSEL  
HOMESELLING TEAM

PERSONAL PROPERTY INVENTORY

Seller 1: <u>Michael McBryar</u>	Seller 2: <u>Loren Harris</u>
Property Address: <u>163 Ash St W. Melbourne, FL 32904</u>	

This addendum is referenced in the Contract for Purchase and Sale between parties that have signed below and is incorporated therein by reference. The personal property included in the purchase price and listed below shall be the same property existing on the property as of the date of initial offer, with no substitutions unless agreed upon by the parties in writing. Be as specific as possible. Make an entry for EACH item.

YES = It's on the property and WILL CONVEY | NO = It's on the property and WILL NOT convey | N/A = It's NOT ON THE PROPERTY and doesn't apply

Item	Yes	No	N/A	Item	Yes	No	N/A
Range (Oven & Cooktop): <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas -----OR-----	<input checked="" type="checkbox"/>			Water Heater(s): Qty <u>1</u> <input type="checkbox"/> Tankless <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Electric	<input checked="" type="checkbox"/>		
Wall Oven(s): <input type="checkbox"/> Electric <input type="checkbox"/> Gas -----AND-----			<input checked="" type="checkbox"/>	Generator: <input type="checkbox"/> Electric <input type="checkbox"/> Propane <input type="checkbox"/> Natural Gas			<input checked="" type="checkbox"/>
Cooktop: <input type="checkbox"/> Electric <input type="checkbox"/> Gas			<input checked="" type="checkbox"/>	Storm Shutters   Panels: <input type="checkbox"/> Electric <input type="checkbox"/> Manual <input type="checkbox"/> Both			<input checked="" type="checkbox"/>
Refrigerator with Freezer	<input checked="" type="checkbox"/>			Awnings: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			<input checked="" type="checkbox"/>
Microwave Oven				Propane Tank: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>
Dishwasher	<input checked="" type="checkbox"/>			Central Vac System   Equip + Accessories			<input checked="" type="checkbox"/>
Disposal			<input checked="" type="checkbox"/>	Security Gate Remotes(s): Qty _____			<input checked="" type="checkbox"/>
Water Softener   Purifier <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>	Window/Door Screen(s): Qty _____	<input checked="" type="checkbox"/>		
Bar Refrigerator			<input checked="" type="checkbox"/>	Garage Door Remote(s): Qty _____			<input checked="" type="checkbox"/>
Separate Refrigerator   Freezer   Stand Alone Ice Maker			<input checked="" type="checkbox"/>	Smart Doorbell			<input checked="" type="checkbox"/>
Wine Cooler			<input checked="" type="checkbox"/>	Smart Thermostat(s) Qty _____			<input checked="" type="checkbox"/>
Compactor			<input checked="" type="checkbox"/>	Summer Kitchen Grill			<input checked="" type="checkbox"/>
Washer			<input checked="" type="checkbox"/>	Pool: <input type="checkbox"/> Salt <input type="checkbox"/> Chlorine			<input checked="" type="checkbox"/>
Dryer: <input type="checkbox"/> Electric <input type="checkbox"/> Gas			<input checked="" type="checkbox"/>	Pool Heater: <input type="checkbox"/> Gas <input type="checkbox"/> Elec <input type="checkbox"/> Solar			<input checked="" type="checkbox"/>
Chandelier/Hanging Lamp Qty _____				Hot Tub   Spa: Heated: Yes No			<input checked="" type="checkbox"/>
Ceiling   Paddle Fan Qty <u>3</u>	<input checked="" type="checkbox"/>			Pool Cleaning Equipment			<input checked="" type="checkbox"/>
Sconce(s): Qty _____			<input checked="" type="checkbox"/>	Pool - Child Fence   Barrier			<input checked="" type="checkbox"/>
Draperies: Qty _____ Rods Qty _____			<input checked="" type="checkbox"/>	Storage Shed			
Plantation Shutters: Qty _____			<input checked="" type="checkbox"/>	Potted Plants   Lawn Ornaments   Fountains			<input checked="" type="checkbox"/>
Shades   Blinds: Qty _____				Intercom			<input checked="" type="checkbox"/>
Mirrors   Location:				TV's: Qty _____ TV Mounts: Qty _____			<input checked="" type="checkbox"/>
Fireplace(s) Qty _____ <input type="checkbox"/> Wood Burning <input type="checkbox"/> Gas <input type="checkbox"/> Both			<input checked="" type="checkbox"/>	Security System: <input type="checkbox"/> Owned <input type="checkbox"/> Leased Cameras: <input type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/>
Boat Lift: Weight _____			<input checked="" type="checkbox"/>	Surround Sound (With Components) Speakers: <input type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/>
Davits: <input type="checkbox"/> Electric <input type="checkbox"/> Manual				Satellite Dish   TV Antenna <input type="checkbox"/> Leased <input type="checkbox"/> Owned			<input checked="" type="checkbox"/>
Appliances Leased Describe:			<input checked="" type="checkbox"/>	Other   Notes:			
Pool Table   Game Table			<input checked="" type="checkbox"/>				

Seller 1: Michael B Mc Bryar Date: 03/27/2026 Buyer 1: \_\_\_\_\_ Date: \_\_\_\_\_  
 Seller 2: Loren L Harris Date: 03/27/2026 Buyer 2: \_\_\_\_\_ Date: \_\_\_\_\_



### FREQUENTLY ASKED QUESTIONS Important Information for Prospective Buyers

#### Property Information

Address: <b>163 Ash St W. melb. FL 32904</b>		
Home Warranty: Yes <input type="radio"/> No <input checked="" type="radio"/>	If yes, Company   Number:	
Lawn Service   Number:	Pool Company   Number: <b>n/a</b>	
Pest Company   Number: <b>Lighthouse Pest Mgt.</b>	Termite Company   Number:	Transferable Bond: Yes <input type="radio"/> No <input checked="" type="radio"/>

#### Utility Information

Trash Pick-Up Days	Trash: <b>Tues Fri</b>	Yard: <b>Fri</b>	Recycle: <b>Fri</b>
Approximate Utility Cost Per Month	Electric:	Gas:	Water:
			Heat Source: <input checked="" type="radio"/> Electric <input type="radio"/> Gas
Water Source: City Water <input type="radio"/> Well <input checked="" type="radio"/>	Sprinkler System Runs On: Well <input type="radio"/> City Reclaimed <input type="radio"/>		
	<b>There is a separate well for sprinkler - no system</b>		
Plumbing Source: Sewer <input type="radio"/> Septic <input checked="" type="radio"/>	Septic Location: <b>Behind house</b>		

#### Property Specifics

Roof Age: <b>10 yrs</b>	Heating & A/C System Age: <b>new March 2026</b>	Water Heater Age: <b>1 yr</b>
Water Level at Dock: <b>n/a</b>	Waterfront Footage: <b>n/a</b>	Age of Seawall: <b>n/a</b>
Type of Flooring: <b>terrazzo, tile / LVP</b>	Type of Countertops: <b>laminate</b>	
Type of Fencing: <b>metal / cyclone</b>	Plumbing Pipe Type: <b>copper</b>	Windows/Door Type (impact, soundproof, etc.):
Property Features   Updates   Year: <b>Pest Control has a one year contract. Pd thru FEB 2027</b>		

#### Are You Providing a Copy of:

Wind Mitigation: Yes <input type="radio"/> No <input checked="" type="radio"/>	Four-Point Inspection: Yes <input type="radio"/> No <input checked="" type="radio"/>	Survey: Yes <input type="radio"/> No <input checked="" type="radio"/>
Insurance Declaration Page: Yes <input checked="" type="radio"/> No <input type="radio"/>	Approximate Insurance Cost Per Year: <b>\$560 we do not have hurricane coverage.</b>	

Seller 1 Signature: Michael B Mc Bryar Date: 03/27/2026  
 Seller 2 Signature: Loren L Harris Date: 03/27/2026



FREQUENTLY ASKED QUESTIONS  
Important Information for Prospective Buyers

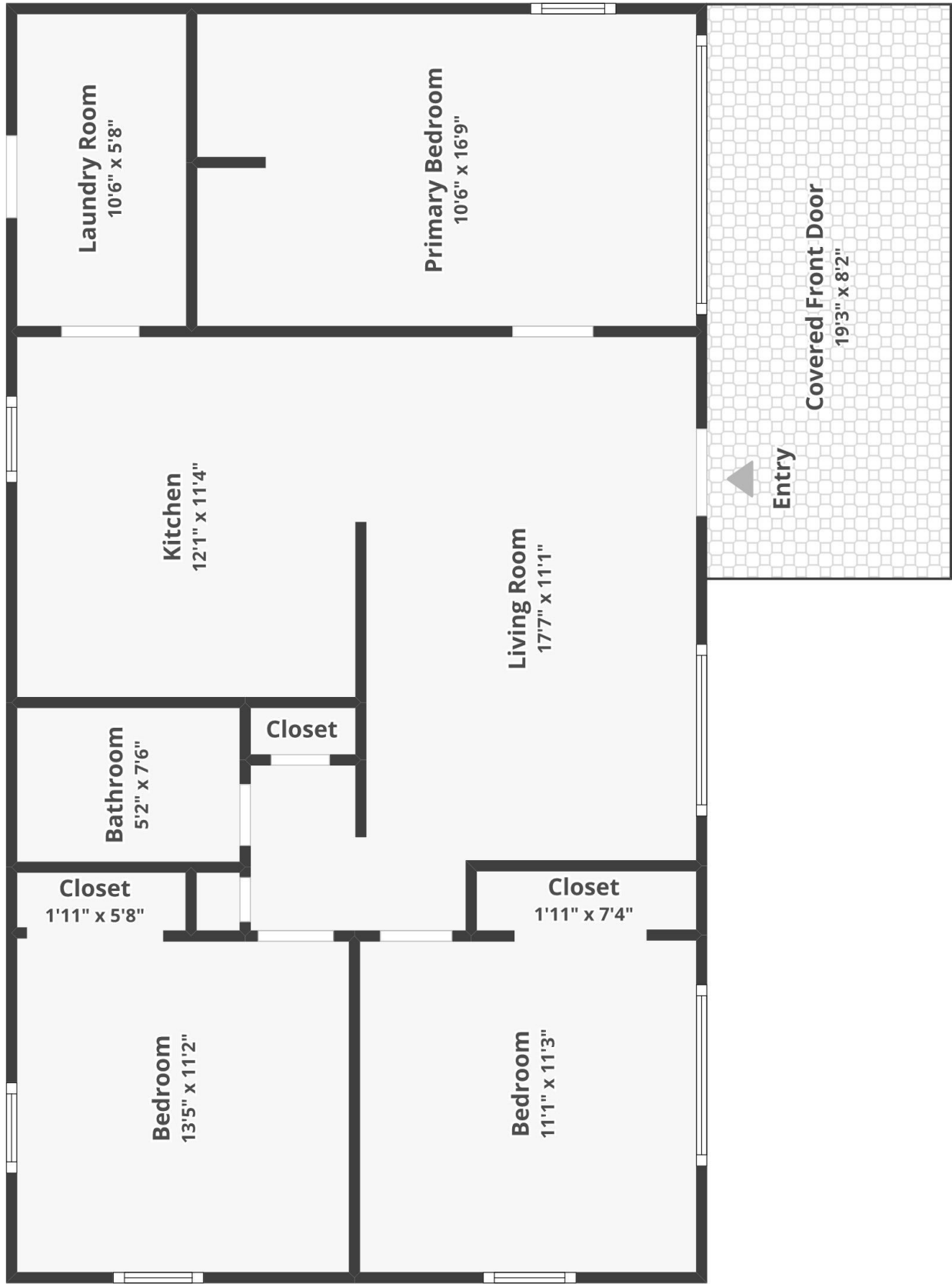
**Property Defects**

Please list any items on the property that are not working and/or are defective (e.g. pool light does not turn on, ice maker does not work, etc.)

Refridgerator not hooked up to water  
So no water or ice thru fridge door

Seller 1 Signature: Michael B Mc Bryar Date: 03/27/2026

Seller 2 Signature: Loren L Harris Date: 03/27/2026



Floor plans/tour cannot be used for building or design purposes. Sizes and dimensions are approximate.