BEFORE WORK IS SCHEDULED, MATERIAL IS SECURED AND PROJECT BEGINS, INMAN PARK MARBLE & GRANITE "IPMG" MUST RECEIVE THE FOLLOWING:

• DEPOSIT, SIGNED ESTIMATE OR INVOICE, and Signed Policies. Email to info@inmanparkmarble.com. E-Sign is also available.

• JOB SITE ADDRESS & BILLING ADDRESS (if different) must be received 48 business hours before template: Not supplying correct address may incur additional Trip Fees.

• CONFIRMED DIMENSIONS & PROJECT SPECIFICATIONS FOR EACH ROOM / AREA including Material Choice, Edge Detail, and all Cutouts including Sink(s), Tub, Faucet(s), and Fixture(s).

• Payments made, work performed contractually agrees to policies.

PAYMENT POLICES:

Request for Template/Install Signifies Agreement with the Final Invoice Terms and IPMG Project Policies & Procedures.

• For Install Projects: ACH, Bank Transfers, Check, Debit, or Zelle require 50% Deposit. Zelle to info@inmanparkmarble.com, will show as "Decatur Stone"; please include name/address/invoice number on the payment. Some custom slab order require more than 50% Deposit. Credit card and Apple Pay payments require 100% Payment in Full and incur a 3% transaction fee, which will be added to the invoice.

• For Pickjup Projects: Signed invoice and 100% payment is required before production.

• Cancellation of Project paid by Credit Card will incur 3% Transaction Fees for both Payment & Refund. Cancellation after Template will incur a Trip Fee. Cancellation after custom material order will incur Restocking & Return Fees which varies by vendor.

• Progress Payments will be requested for multi-phase projects. Next phase of projects will not commence until current progress payment is made. Late fees will apply to progress payment requests.

• Receipt of Payment Denotes Agreement with Invoice, Policies & Procedures. Final Invoice is based upon final measurements fabricated & installed. Each project is custom made; there are no refunds. **All Sales are Final**. Past Due Balances over 30 days incur 1.5% Interest Fee every 30 days. Collection & Lien Fees are the client's responsibility. Payments on Past Due Balances are first applied to interest, collection, and lien fees, before the past due invoice balance.

REQUIRED BEFORE IPMG ARRIVAL FOR TEMPLATE:

We cannot schedule, template or fabricate your project until all of the above & below items are received & confirmed. Request for Template signifies all of the above & below are complete & prepared before IPMG Arrival for Template. Return Trip Fees apply if IPMG arrives to jobsite and the below are not complete.

IF YOUR PROJECT INCLUDES NEW CABINETS BY OTHER:

• All Lower Cabinets must be installed and level by cabinet contractor with a 10-foot Straight Edge or Laser Level, especially if greater than 8 feet long. A 6 ft straight edge will not suffice. Large Island Leveling must be verified on ALL sides, by contractor with a 10-Foot Straight Edge or Laser Level. IPMG Does Not Do Carpentry Of Any Kind. All Carpentry & Structure Preparation Work By Other. All Carpentry Touchup Work By Other.

• New Lower Cabinets must be level, fully installed & secured to their final location before Template, including fillers/modifications. If client schedules a Template date, and cabinets are incomplete, or not secured & leveled to their final location, IPMG is not responsible for incorrect countertop dimensions. Return Trip fees apply to every return trip due to cabinet movement AFTER Template. IPMG is not responsible for incorrect dimensions provided by the client or client's contractor. ALL client provided dimensions must be in writing & signed for by the client.

• Cabinet Leveling – see above. IPNG is not responsible for issues arising from out of level cabinets, floors, or walls. We will make every effort to identify potential problems, but cannot make any guarantees if cabinets, floors & walls are not level, plumb, &/or square, and a gap may exist between the new countertop & lower cabinet. Basic molding is recommended to cover such gaps, installed by other

IF YOUR PROJECT INCLUDES SINK, TUB, FAUCET OR FIXTURE CUTOUTS:

• ALL Sink(s), Faucet(s), Fixture(s) + PRINTED Manufacturer Cutout Specifications must be ONSITE at Time of Template, in the applicable room. We may take your sink with us back to our shop, or you may deliver it to our facility. We will not take your faucet(s) or fixture(s) back to our shop. IPMG is not responsible for researching this information based upon model #s emailed, texted or verbally communicated. If no sink, faucet, or fixture printed manufacturer cutout information is supplied at Time of Template, a single faucet hole will be drilled. If above is not provided at time of template and client is not present at time of template, the location of the sink/faucet/fixture hole(s) will be accepted as is. Additional fees will apply to changes requested in this scenario.

• Supplied Sink Basin: If IPMG is supplying the sink basin(s) for your project, we will provide the printed manufacturer cutout specifications. Sink Drain Hardware is supplied & installed by other, 24+ hours after IPMG installation of countertops. IPMG is not responsible for damage caused by other contractors after countertop installation.

• Farmhouse Apron Sinks & Undermount Tubs are supplied & installed by other, before IPMG arrival for Template. If not set & secured in place upon IPMG arrival, Return Trip Fees will apply. We do not supply or install these fixtures.

• Reusing Sink, Faucets & Fixtures: If you are reusing sink, faucet, or fixtures, please arrange this removal service with your plumber BEFORE IPMG arrival for installation. We do not remove sinks, faucets or other fixtures off of old counters or sinks. Anything we tearout will be discarded. IPMG does not guarantee the integrity for reuse of anything we tearout or remove.

IF YOUR PROJECT INCLUDES COOKTOP OR RANGE SPECIFICATIONS:

• PRINTED Cooktop or Range Specifications must be confirmed as onsite, in the applicable room, for our representative.

• Cooktop / Range Details: If you are reusing an existing cook top/range, we will take measurements. If the cooktop or range is new, PRINTED Manufacturer Specifications, including the model # and Vent Cutout, must be ONSITE before IPMG arrival for Template. IPMG is not responsible for researching this information based upon model # communicated. If printed specifications are not onsite upon our arrival, Return Trips apply.

IF YOUR PROJECT INCLUDES A FULL VERTICAL SPLASH:

• Vent Hood must be fully installed by other Before IPMG Arrival for Template. The backsplash will follow the vent hood. If not installed upon IPMG arrival, Return Trip Fees apply.

Upper Cabinets should not be installed, if we are installing a Full Vertical Splash. Upper cabinet outline should be drawn on the wall for vertical splash template. The backsplash will follow the upper cabinets line drawn. There will be 45 degree angles cut into the splash at exposed outside corners.
Outlets: If you are using any sort of outlet, other than a standard. rectangular outlet, this must appear on the invoice from IPMG. We need specifications of said outlets, and locations, prior to template. This includes round electrical and decorative outlets.

IF YOUR PROJECT INCLUDES A WATERFALL WALL:

• Waterfall Walls rely upon leveled floors, leveled by others. Floors should be finished before IPMG install of waterfall wall. Request to install waterfall wall at a different time may incur a return trip fee. Please see above paragraph regarding electrical outlets.

IF YOUR PROJECT INCLUDES A FIREPLACE SURROUND OR HEARTH:

• Fireplace Surround & Hearth Preparation Structure Leveled & complete, including Duraock. IPMG does not offer this service.

Firebox Cutout: All fireplace surround &/or hearth prepwork must be complete by other, BEFORE IPMG arrival for Template. Including, but not limited to, durock or drywall, fully installed by other before IPMG arrival for template. Firebox cutout will based upon the already installed firebox.
 Hearth Fixture Cutout: Any possible fixture must be stubbed before template and the printed manufacturer cutout specifications onsite, in the appropriate room, at the time of template.

IF YOUR PROJECT INCLUDES ANY SHOWER AREAS:

• Shower Preparation must be 100% complete Prior to IPMG Arrival for Template, including: Concrete Board, Shower Pan, Durarock & Waterproofing fully installed. Rough in of faucets & valves complete. Drain covers onsite. If not complete, Return Trip Fees apply. We do not supply or install these services.

• Shower Faucets & Fixtures must be roughed in prior to template. The faucet/fixture holes are cut in the shop and not in the field. Printed Manufacturer Specifications with model # must be onsite, in the appropriate room, at time of template for our representative. We do not supply or install these fixtures.

• Small Shower Pieces are sometimes requested at a different time than other areas of the project. In this instance, we suggest template, pickup and install by other (ie tile person). Please allow 5-10 business days from date of request for fabrication and ready for pickup. Pickup projects requires 100% payment and IPMG is not responsible for field measurements by other.

IF YOUR PROJECT INCLUDES A TUB SURROUND:

• Undermount Tubs, Tub decks, Tub Faucets must be installed & stubbed by other + Printed Manufacturer Cutout Specifications. See below policies for more details

• Undermount Tubs must be roughed in, with mortar or construction adhesive by other, before IPMG arrival for Template. Plywood Tub Decks must be 100% complete, before IPMG arrival for Template. If not set & secured in place, Return Trip Fees apply. Printed Tub & Faucet Manufacturer Specifications with model # must be onsite at time of template for our representative. We do not supply or install these fixtures.

• **Drop In Tubs:** It is not necessary to have the tub in place. HOWEVER, the plywood tub deck must be 100% complete with the drop in tub cut out, in the plywood, 100% complete prior to IPMG arrival for template. PRINTED Manufacturer Specifications with model # must be onsite at time of template for our representative. We do not supply or install these fixtures.

• **Tub Surround Faucets & Fixtures** must be roughed in prior to template. The faucet holes are cut in the shop and not in the field. Printed Manufacturer Specifications with model # must be onsite, in the appropriate room, at time of template for our representative. We do not supply or install these fixtures.

IF YOUR PROJECT INCLUDES AN OUTDOOR AREA:

• Outdoor Support Structures, Cabinets, Cabinet Doors fully installed & secured to final location, by other.

• Grill / Smoker: If the grill or smoker is new, it must be onsite at time of template, including the top, with PRINTED Manufacturer's Specifications, including Vent Cutout, at Template for our representative. Egg Smokers must be in place with lid, to ensure lid opening circumference required. IPMG is not responsible for researching this information based upon model #. If printed specifications are not onsite upon our arrival, Return Trips apply. If you are reusing an existing grill or smoker, we will take measurements.

MATERIAL CHOICE & EDGE DETAIL:

All Project Details are Confirmed on the Signed Invoice, including Material, Edge Detail Choice, All Cutouts & Specifications We encourage you to be Onsite at Time of Template and End of Installation. Changes, Requests, and Modifications to Specifications AFTER Template will lengthen production time & project schedule, and change final

invoice.

• MATERIAL CHOICE: Once stone is procured for your project, cancellation & restocking fees may apply to changes. Clients are encouraged to approve custom slabs at our facility, by appointment only (Monday-Friday 10a-4p). If you do not elect to inspect the stone at our facility, the material shall be accepted "as is". All work is custom cut and final sale.

• MATERIAL SELECTION VS. MATERIAL HOLD: Stone selected at a Shop Visit is only held with signed documents and received deposit payment. You may choose to leave a Signed Estimate and Payment at the time of Shop Visit. IPMG reserves the right to sell selected stone at any time.

• IPMG REMNANTS: When considering remnants, note that remnant stock is constantly changing and should be procured as soon as possible if a specific remnant is desired. We cannot guarantee availability unless by signed contract and deposit. In the case of a remnant breaking, a new remnant will be selected from our stock of remnants, or money can be refunded. We do not purchase full slabs in order the facilitate a remnant or partial order if a remnant becomes unusable.

• REMAINING PARTIALS: When considering remaining partials of custom ordered slab(s), note that project square footage and slab usage is confirmed after template measurement & during the fabrication process. In the case of additional square footage requiring an additional slab, client may choose to purchase an additional slab or an alternate stone for a revised amount. Restocking/return fees may apply. IPMG does not purchase slabs in order to fulfill estimated pricing unless the client agrees / requests to the additional amount. In the case of a partial remnant breaking, a new remnant may be selected from our stock of remnants, or money can be refunded. We do not purchase full slabs in order the facilitate a remnant or partial order in the case of the remnant becoming unusable. IPMG does not store or reserve remaining partials from custom ordered slabs. If requested, IPMG will offer storage of remaining partials up to 30 calendar days. Storage Requests to hold remaining partials will incur monthly storage fees. Thank you for understanding our production process requires daily inventory shifts & discards.

• STANDARD OVERHANGS are between 0.5" to 1.5", depending on whether they are on the front, side, or rear of the cabinet, and if cabinet is flush/raised panel, or flushed/raised drawer. Final overhangs can vary due to design trends & conditions. Please see below for more information on deeper overhangs over 10", requiring supports or brackets, supplied & installed by other.

• EDGE DETAIL CHOICE: Please confirm your edge detail preference on the Signed Estimated Invoice before Template. Edge Detail Choices may be viewed at www.inmanparkmarble.com. Standard edge detail choices included are FLAT Eased 1/16", Quarter Bevel or Quarter Round. If no edge detail is written and chosen on the Signed Estimate or Invoice before or at Time of Template, a FLAT Eased 1/16" will be fabricated & accepted "as is". Additional fees apply to All Upgraded Edge Details including Demi Bullnose, Full Bullnose, Half Bullnose, Ogee, Triple Pencil, Chiseled, Clipped, and 1/8" Round. Sintered Porcelain Standard Edge Detail is FLAT Eased 1/16". Unless laminated, the thickness of every edge is based upon the thickness of the slab, including sintered porcelain.

• LAMINATED EDGE DETAIL:_Options include Mitered, Flat over Flat, Ogee over Flat, Quarter Round over Quarter Round, Ogee over Ogee, Double Mitered Edge. Additional fees apply to All Upgrade Edge Details.

• WATERFALL WALL EDGE: Mitered Edge detail is recommended for waterfall wall edges. Additional fees apply to All Upgrade Edge Details. Depending on the type of material, and slab quantity allocated, veining on waterfall walls may, or may not, feature matching veins. In quartz, this can be due to variations in the manufacturing process which may be inexact. This may result in making exact and matching veins virtually impossible even in upmarket brands of quartz.

• Layout Approval: Layout Approval Requests should be noted BEFORE template on the Signed Estimated Invoice. A Shop Visit should be scheduled Before Template to discuss the layout requests. Requesting layout, during or after template, may change the project schedule. After template, once the project is in production, IPMG will email layout photos, which are representative of the cutout, but are <u>not</u> to exact scale. Client understands this process adds to the production time and may change the project schedule.

• CUSTOM LAYOUT APPROVAL: Client requests for Layout Approval only apply to custom order slabs procured for the client's project or to estimates denoting layout prioritization & higher square foot usage. IPMG stock stone pricing is based upon IPMG maximum yield of entire slab. IPMG estimates all projects based upon maximum slab yield, unless client requests & approves estimate based upon layout prioritization & higher utilized square footage. Requests for layouts outside of maximum yield will result in higher sq ft usage and higher total invoice. Client understands some layouts are limited by project & slab dimensions.

TEMPLATE, TEAROUT & INSTALLATION:

IPMG DOES NOT PERFORM PLUMBING, ELECTRICAL OR CARPENTRY OF ANY KIND.

• IPMG SCHEDULING is based upon BROAD ARRIVAL TIME WINDOW of a Calendar Date with the ONE Contact Person listed on your Signed Estimate or Invoice. With custom projects of several thousand pounds, we do not schedule exact arrival times. Install Date is scheduled once your project is in production. Changes & modifications to specifications after template will affect this production turnaround schedule.

• ALL PROJECT DETAILS & SPECIFICATIONS ARE CONFIRMED AT TIME OF TEMPLATE: Including material choice, edge detail choice, all cutouts & specifications. Any Changes, cancellations, modifications, additions, or omissions after template will change your estimated project total, incur Trip Fees, Credit Card Card transaction fees & change the project schedule.

• BEFORE IPMG ARRIVAL, please clear ALL items off all countertops and have printed manufacturer sink/faucet/fixture/range/cooktop specifications onsite, in the appropriate room, for our representative.

• ESTIMATES FOR INSTALL INCLUDE ONE TEMPLATE TRIP & ONE INSTALLATION TRIP. Multiple Template, Install & Service Trip Requests will add Trip Fees.

• Request / Agreement for Template or Installation signifies agreement with the Final Invoice terms and IPMG project policies & procedures.

• SAFE DISTANCE: Due to insurance & safety considerations, client agrees to maintain 8 foot distance from IPMG workers, while they are working. During Template, please maintain a minimum 8 foot distance from our workers, while they are working & measuring your project. During Installation, please maintain a minimum 8 foot distance from our workers, while they are carrying, cutting, drilling & installing your project.

• IF IPMG IS TEARING OUT EXISTING COUNTERTOPS, the countertops & all attachments will be removed the same day as Installation. Everything we tear out will be thrown away. Please let us know UPON ARRIVAL if you would like to keep anything we tearout. We do not remove sinks/faucets/fixtures off of counters for reuse. Please arrange this service with your plumber BEFORE IPMG arrival for tearout & installation. IPMG does not guarantee the integrity for reuse of anything we tearout.

• WATER LINE: If IPMG is tearing out existing countertops, we will disconnect the water line to your sink and dishwasher at time of Tearout. Each sink has a "Shut-off Valve" that stops the flow of water to that sink & faucet. At tearout, this Valve will be placed in the OFF Position. Client must check this Shut Off Valve DAILY for leaks as malfunction may occur due to age or faulty manufacture.

• SINK BASIN: Your sink basin will be attached to the countertop at installation. Please allow 24+ Hours before bringing in your plumber to reconnect the sink, dishwasher, or install faucet/fixtures etc. Sink Drain Hardware is supplied & installed by other. If we attach a sink support to the cabinet, do not remove it. If the sink support is temporary, allow at least 24 hours for the seal to set, before removing.

• PLUMBING & FIXTURES: Our installers do not reconnect plumbing, install appliances, or electrical fixtures. You will need a plumber or electrician for plumbing reconnection, faucet, disposal, or fixture installation, 24+ hours after installation. Please allow the adhesive minimum 24+ hours to set before bringing in other contractors.

• DISHWASHER: If onsite & in place at the time of install, our installer will secure the dishwasher to the countertop. If it is not onsite & in place, Return Trip Fees apply. There is often a gap between the counter & dishwasher that was not noticeable before the new tops. If needed, a cabinet / carpentry person can add trim or your appliance installer / plumber can adjust the dishwasher height. We do not do cabinet, carpentry, plumbing, or electrical work.

• MIRRORS: Inman Park recommends all mirrors be removed from the wall PRIOR to Template & Install. IPMG is not responsible for damage if mirrors are not removed. If client requests for IPMG to remove countertops with mirrors in place, client accepts liability in the event of damage. If a splash is installed under a mirror not removed, a gap may require paint touchup.

• OVERHANGS OVER 10" require brackets, corbels, or supports underneath the counters to add additional support. These supports are supplied & installed by other. Brackets are installed before IPMG Arrival for Template. Some corbels are installed after IPMG countertop installation. Granite, marble, quartzite, soapstone & travertine overhangs over 10" require support, installed by other. Quartz overhangs over 12" require support, installed by other. We do not do cabinet or carpentry work. IPMG is not responsible for breakage of material not supported by recommended supports.

• PLEASE INSPECT THE PROJECT AT THE END OF INSTALLATION & address all concerns at that time. Balance Payment is due after your inspections. Customers not present at the end of installation understand Return Trip Fees apply for requests after departure.

PICKUP ONLY PROJECTS:

• IPMG is not responsible for field measurements, specifications communicated verbally, delivery, or installation. All specifications are provided to IPMG in writing for fabrication only.

• IPMG SCHEDULING OF PICKUP Projects is after receiving signed invoice, full payment, written template with all dimensions & specifications, printed manufacturer cutout specification sheets, sink center line, and hole cutout placement. If client is unable to provide these details, a Template Trip Fee may be assessed, or the fabricated project will be accepted "as is". Once the above details are received, Pickup Projects are then entered into the IPMG fabrication schedule. Once fabricated, IPMG will then notify the client the project is ready for pickup. All visits to our facility are by appointment only, Monday-Friday, from 10am until 4pm. If client is unable to pickup their project, a Delivery Fee may be included in the Final Invoice, which does not included installation.

AFTER INSTALLATION, PICKUP or DELIVERY:

• REVIEW & FOLLOW CARE & MAINTENANCE TIPS at www.inmanparkmarble.com/care-maintenance/. Only the end user can prevent chipping, etching and staining of stone countertops.

• Wart 24+ Hours AFTER INSTALLATION for plumber/electrician to reconnect plumbing, gas/electricity, or install faucet/fixture/disposal fixture(s). Allow the newly installed countertops to set & adhere properly before bringing in any other service.

• OTHER TRADES: IPMG suggests covering the countertops to avoid other trades damaging the newly installed countertops; covering is supplied by other. IPMG is not responsible for damage caused by other contractors after countertop installation; including but not limited to bumping & jarring of set countertops, dropped tools causing nicks, or other chemicals leaving stains.

· ANY CONCERNS OR ISSUES with the stone, fabrication, measurements, or installation must be reported in writing to Inman Park to

info@inmanparkmarble.com within 48 hours of project installation/delivery/pickup, or project will be accepted "as is". Customers not present at the end of installation understand Return Trip Fees will be assessed for concerns or requests made after our departure. Requests made after 48 hours will incur additional fees. *This project will adhere to the laws of the State of Georgia including the Right to Repair Act.*

• CUSTOMER ACKNOWLEDGES AND AGREES that it shall not directly or indirectly (i) disparage Inman Park Marble and Granite ("Inman Park" or "IPMG") and the goods & services purchased hereunder, or (ii) make any false, misleading or deceptive representations of any kind regarding IPMG, its owners, employees or agents, and the goods and services purchased hereunder.

• NATURAL STONE does not have a feel like glass. Despite appearance, natural stone may have a textured feel. You may be able to feel ridges along the vein line, pits, fills and fault lines. Many natural stones have factory filler, used to strengthen faults or fill voids. Without factory filler, many natural stones could not be brought to market affordably.

• MARBLE COUNTERTOPS are honed to offset etching. Inman Park applies STAINPROOF PLUS Sealant by DryTreat to offset staining. Only the end user can prevent etching & staining of marble countertops. To avoid etching, always use cutting boards. To avoid staining, wipe up spills immediately, keep milk cartons, soap dispensers & acid containing containers off marble countertops.

• IPMG RECOMMENDS ONLY PH NEUTRAL CLEANERS. Quartzite is sealed with LITHOFIN MN Stain Stop 1 year sealant. IPMG recommends resealing quartzite once a year. Granite is sealed with a 1 year sealant. IPMG recommends resealing granite once a year. Soapstone is treated with mineral oil. Quartz is sealed by the manufacturer. Review updated care & maintenance recommendations at each quartz manufacturer's website. Several recommend using a trivet or hot pad with any hot item or heat generating device.

• THE PROJECT AND POLICIES WILL BE GOVERNED BY THE LAWS OF THE STATE OF GEORGIA, INCLUDING THE GEORGIA RIGHT TO REPAIR ACT, AS STATED BUY THE LAWS OF THE STATE OF GEORGIA, INCLUDING THE GEORGIA RIGHT TO REPAIR ACT, AS STATED BUY THE LAWS OF THE STATE OF GEORGIA, INCLUDING THE GEORGIA RIGHT TO REPAIR ACT, AS STATED BUY THE LAWS OF THE STATE OF GEORGIA, INCLUDING THE GEORGIA RIGHT TO REPAIR ACT, AS STATED BUY THE LAWS OF THE STATE OF GEORGIA, INCLUDING THE GEORGIA RIGHT TO REPAIR ACT, AS STATED BUY AND SUBJECT TO REVISION BY GEORGIA LEGISLATURE:

(a) Upon entering a contract for sale, construction, or improvement of a dwelling, the contractor shall provide notice to the owner of the dwelling of the contractor's right to resolve alleged construction defects before a claimant may commence litigation against the contractor. Such notice shall be conspicuous and my be included as part of the contract.

(b) The notice required by subsection (a) of this Code section shall be in substantially the following form:

GÉORGIA LAW CONTAINS IMPORTANT REQUIREMENTS YOU MUST FOLLOW BÉFORE YOU MAY FILE A LAWSUIT OR OTHER ACTION FOR DEFECTIVE CONSTRUCTION AGAINST THE CONTRACTR WHO CONSTRUCTED, IMPROVED, OR REPAIRED YOUR HOME. NINETY DAYS BEFORE YOU FILE YOUR LAWSUIT OR OTHER ACTION, YOU MUST SERVE ON THE CONTRACTOR A WRITTEN NOTICE OF ANY CONSTRUCTION CONDITIONS YOU ALLEGE ARE DEFECTIVE. UNDER THE LAW, A CONTRACTOR HAS THE OPPORTUNITY TO MAKE AN OFFER TO REPAIR OR PAR FOR THE DEFECTS OR BOTH. YOU ARE NOT OBLIGATED TO ACCEPT ANY OFFER MADE BY A CONTRACTOR. THERE ARE STRICT DEADLINES AND PROCEDURES UNDER STATE LAW, AND FAILURE TO FOLLOW THEM MAY AFFECT YOUR ABILITY TO FILE A LAWSUIT OR OTHER ACTION.