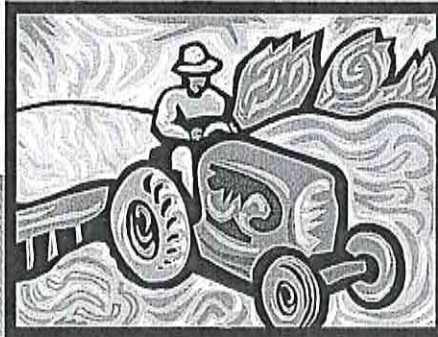


Land and Acreage 200

What every Realtor should
know about selling Rural
Property



Code of the West

- › Life in the country is different than life in the city
- › Land Brokerage is a specific real estate discipline
- › Are you a greenhorn Land Broker?

<http://www.co.stevens.wa.us/pressrelease/press/CodeOfTheWest.pdf>



Pre-Test

- ▶ Are you a green horn land broker?

ANSWERS

- ▶ Your Rating:
- ▶ 1-10 correct - You are a greenhorn!
- ▶ 10-15 correct - You've been down the road a bit.
- ▶ 15-20 correct - Country bumpkin!

Code of Ethics – Article 11

The services which Realtors provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage: Specifically residential brokerage, **land brokerage.....etc**

Amended 1/10

Code of Ethics – continued

Realtors *shall not* undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence.....unless...

Code of Ethics – continued

- ▶ Realtors *shall not* undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence.....unless
- ▶ “They engage the assistance of one who is competent on such on such types of property or service, or unless the facts are fully disclosed to the client.”

Statewide form – L&A22

When should you use it? Residential and raw land?

What does it look like?

Acknowledgements

- ▶ How does this protect you, buyer, seller?

Contingency Provisions

- ▶ Who pays?
- ▶ Who is responsible to order work done?
- ▶ Time periods – is it realistic?

Feasibility

- Is it feasible?
- Should you do the research prior to an offer?
- When is it appropriate?
- Addendum trumps boiler plate

3. Additional Provisions

- Irrigation
- Assignment and assumption
- Attorney review
- Crops
- Accessories
- CRP
- Doc. Review
- Inspections
- Tax designation
- Onsite sewage maintenance

Other forms...

What do I do with the other forms?
22R - (well), 22S - (septic)

Case Study

- ▶ Read the case study handout and then fill out form 22L&A as if you represent the buyer on the purchase of this property. 15 Minutes

Property Boundaries

How to read legal descriptions – by Neil Shelton

" If you've ever wondered over the deed to your homestead or the strange designations you've seen in your real estate tax bill, you've come face to face with a legal description.

Ever since man started slicing up the earth and deciding which pieces of it belonged to whom, there has been a need for defining exactly where any given piece of land might lay. In early Britain, this was handled in a memorable fashion: the policy was to take a young child from the neighborhood, lead him one by one, to the corners of the tract of land in question, then give him a severe thrashing at each location.

The theory was that the child would long remember each spot (if beaten with sufficient gusto) and could testify to it's location long into the future."

Legal Descriptions

1. Importance of Exhibit A – Best business practice!
2. Is an Exhibit A from the title company necessary to make the contract binding?
3. Can you read the legal description?
4. Are they always accurate? The Buck stops here!

EXHIBIT A

This legal description is based on information provided to Stevens County Title Company and is subject to examination and verification by the title company.

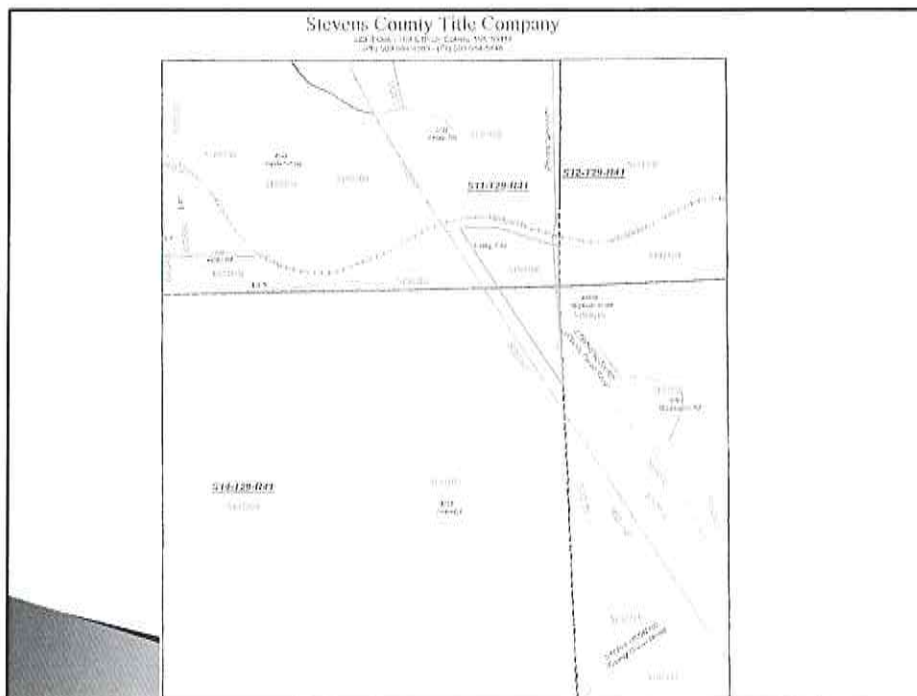
Parcel: (pt of 5190300 & 5193700)
That part of the SE1/4 of the SE1/4 of Section 11, and that part of the NE1/4 of the NE1/4 of Section 14, all in Township 29 North, Range 41 East, N.M., in Stevens County, Washington, lying South of the right of way of the Great Northern Railway Company and East of the right of way for Primary State Highway No. 3, Deer Park to Loon Lake.

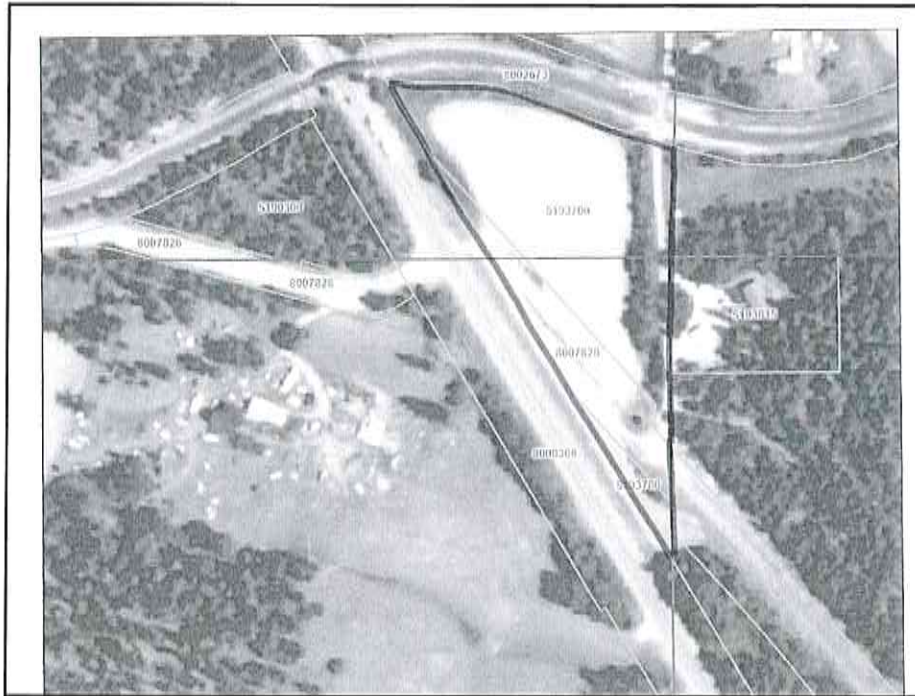
END OF EXHIBIT A

EXHIBIT A

Parcel: (pt of 5190300 & 5193700)
That part of the NE1/4 of the SE1/4 of Section 11, and that part of the NE1/4 of the NE1/4 of Section 14, all in Township 29 North, Range 41 East, N.M., in Stevens County, Washington, lying South of the right of way of the Great Northern Railway Company and East of the right of way for Primary State Highway No. 3, Deer Park to Loon Lake.
EXCEPT that part as conveyed to Stevens County by Deed recorded April 18, 1903, under Auditor's File No. 525229,
AND EXCEPT that part as conveyed to Stevens County by Deed recorded November 2, 1995, under Auditor's File No. 9510291.

END OF EXHIBIT A



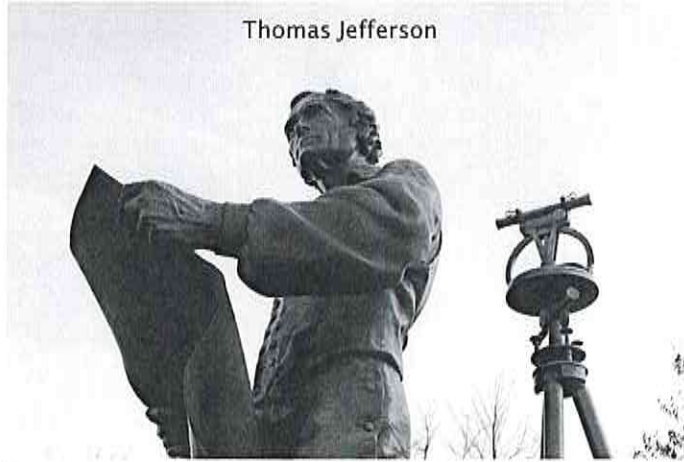


Types of legal descriptions

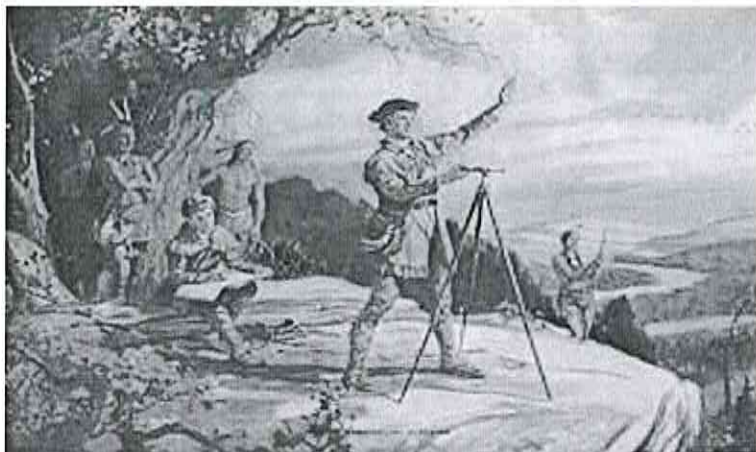
- ▶ Lot and block: Lots 15, 16, 17 and 18, Block 5, ARCADIA ORCHARDS CO.'S FIRST ADDITION TO DEER PARK, as per plat recorded in Volume "P" of Plats, page 9, records of Spokane
- ▶ Metes and bounds: Beginning at the SW corner of said S1/2 SW1/4 of sec. 15, township 30, range 43, thence north 30ft., thence east 2,637ft., thence south 30ft. To the SE corner....etc.
- ▶ Government survey: E1/2 of the NW1/4 of the NE1/4 of Sec. 20, township 27, Range 40

What is the starting point?

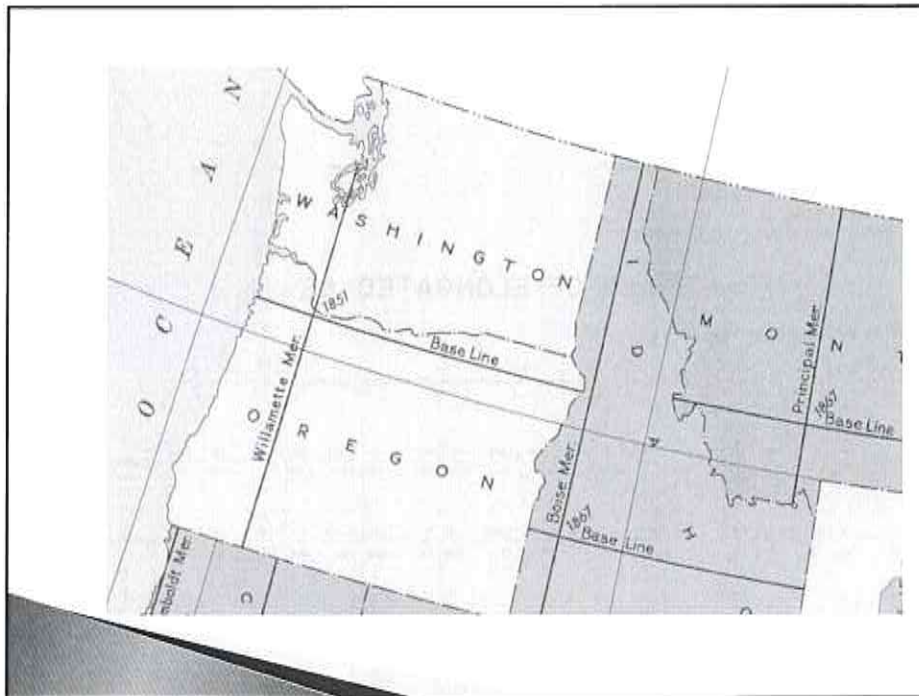
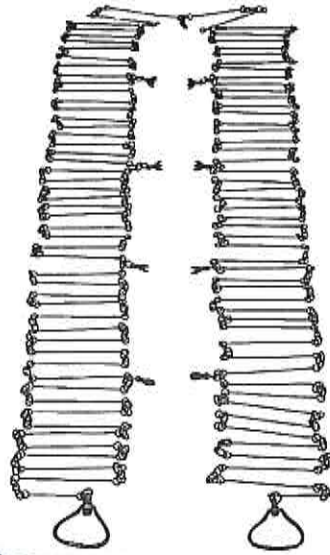
Thomas Jefferson



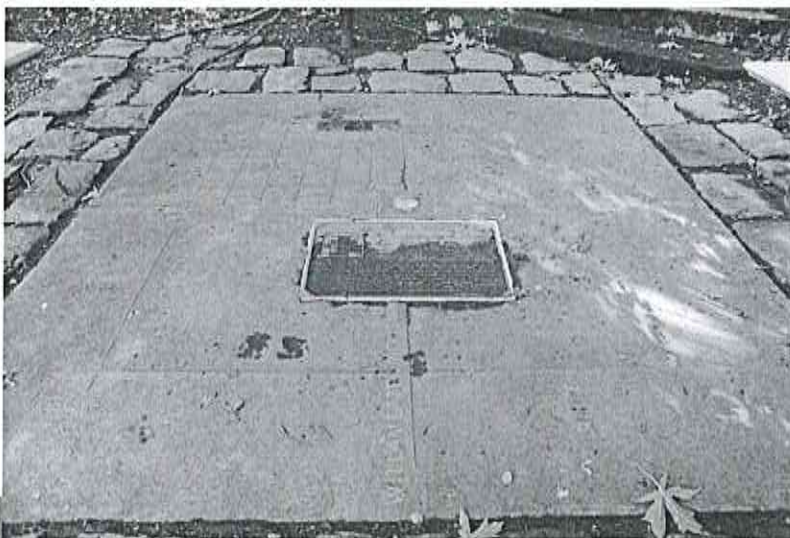
George Washington



Gunter's Chain

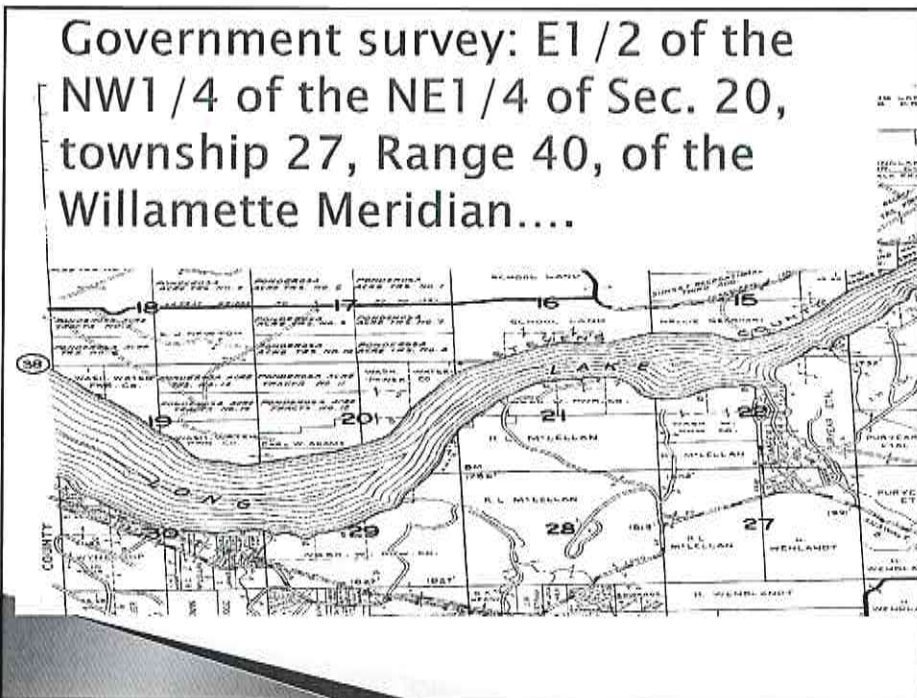
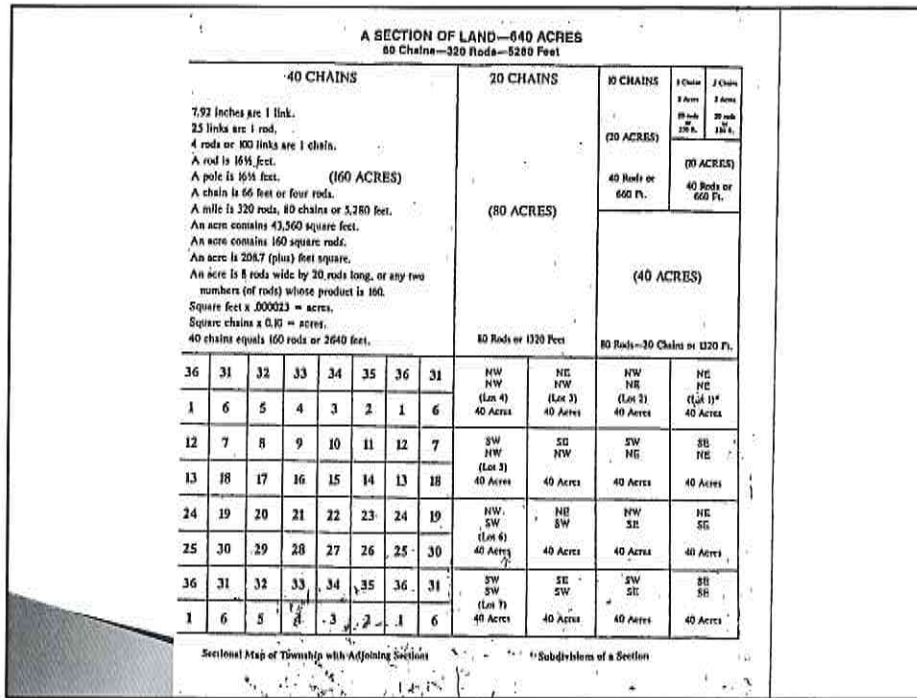


Willamette Meridian



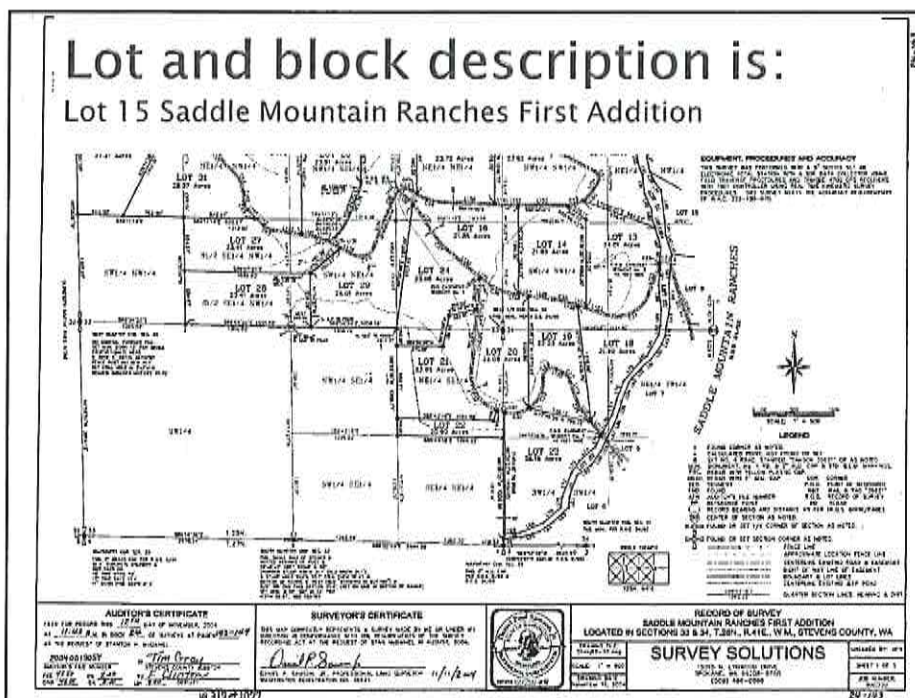
The starting place!






- ▶ **Metes and bounds:** Beginning at the SW corner of said S1/2 SW1/4 of sec. 15, township 30, range 43, thence north 30ft., thence east 2,637ft., thence south 30ft. To the SE corner....etc.

Lot and block description is:
Lot 15 Saddle Mountain Ranches First Addition



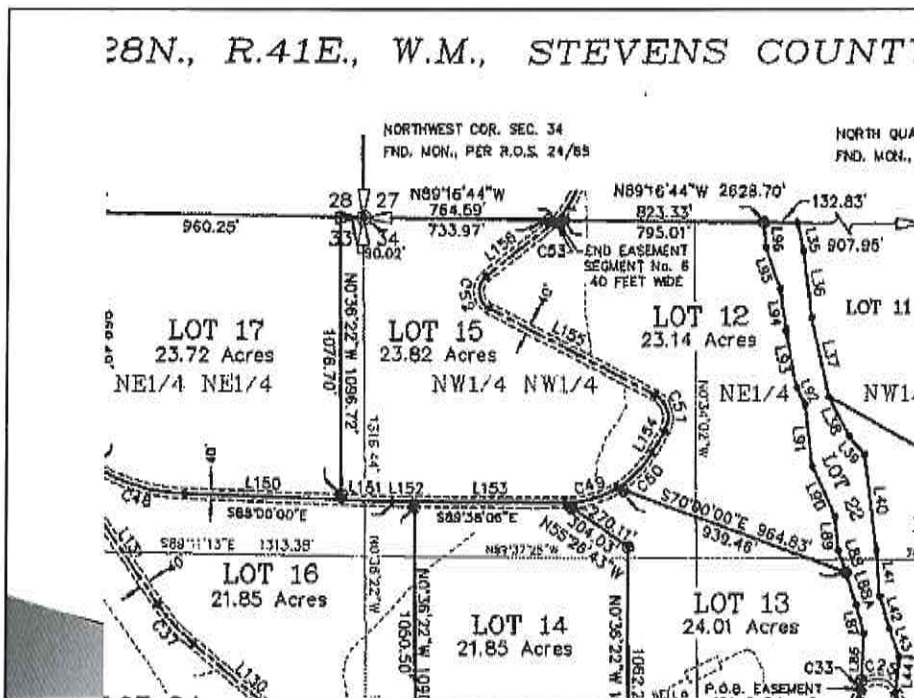
RECORD OF SURVEY SADDLE MOUNTAIN RANCHES FIRST ADDITION LOCATED IN SECTIONS 33 & 34, T80N, R41E, W.M., STEVENS COUNTY, WASHINGTON		
LEGAL DESCRIPTION FOR LOT 14	LEGAL DESCRIPTION FOR LOT 15	LEGAL DESCRIPTION FOR LOT 16
LEGAL DESCRIPTION FOR LOT 17	LEGAL DESCRIPTION FOR LOT 18	LEGAL DESCRIPTION FOR LOT 19
LEGAL DESCRIPTION FOR LOT 20	LEGAL DESCRIPTION FOR LOT 21	LEGAL DESCRIPTION FOR LOT 22
LEGAL DESCRIPTION FOR LOT 23	LEGAL DESCRIPTION FOR LOT 24	LEGAL DESCRIPTION FOR LOT 25
LEGAL DESCRIPTION FOR LOT 26	LEGAL DESCRIPTION FOR LOT 27	LEGAL DESCRIPTION FOR LOT 28
LEGAL DESCRIPTION FOR LOT 29	LEGAL DESCRIPTION FOR LOT 30	LEGAL DESCRIPTION FOR LOT 31
LEGAL DESCRIPTION FOR LOT 32	LEGAL DESCRIPTION FOR LOT 33	LEGAL DESCRIPTION FOR LOT 34
<p>NOTE: IF AREA IS THIS <input type="checkbox"/> CORNER <input type="checkbox"/> <i>of</i> <input type="checkbox"/> <i>of</i> <input type="checkbox"/></p> <p>COMPILED BY <i>W. J. HARRIS</i></p> <p>  </p> <p> SURVEY SOLUTIONS 1000 N. 10TH STREET, SUITE 100 PULLMAN, WA 99130 (509) 338-8074 </p>		

LEGAL DESCRIPTION FOR LOT 15

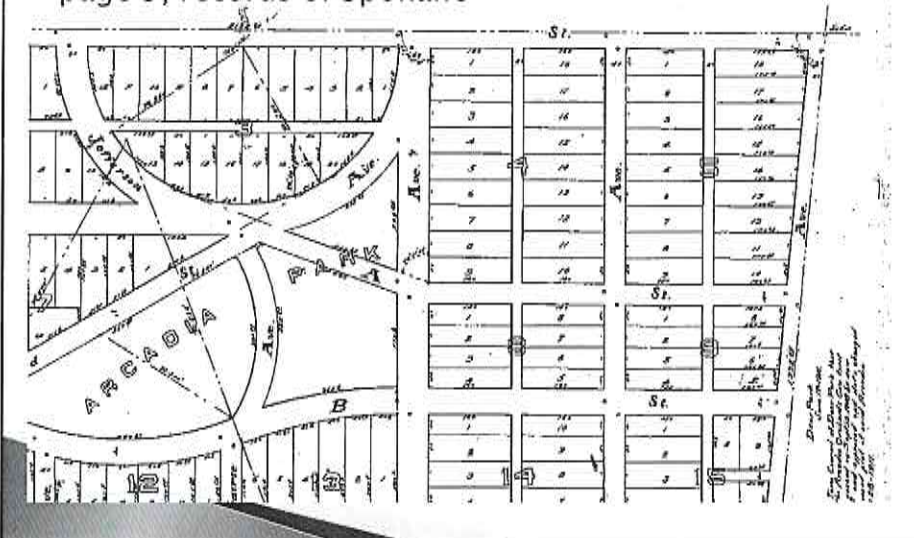
That portion of the northeast quarter of the northeast quarter of Section 33 and that portion of the northwest quarter of the northwest quarter of Section 34, Township 28 North, Range 41 East, of the Willamette Meridian, in the County of Stevens, State of Washington, being Lot 15 as shown and described on this Record of Survey of Saddle Mountain Ranches First Addition, described as follows:

BEGINNING at the northeast corner of said Section 33; thence N89°18'02"W 90.02 feet along the north line of said Section 33; thence S0°36'22"E 1,096.72 feet to the centerline of Easement Segment No. 6, as shown and described on this Record of Survey of Saddle Mountain Ranches First Addition; thence along said easement S88°00'00"E 198.20 feet; thence S89°38'06"E 583.55 feet along said easement to the beginning of a curve concave to the northwest having a radius of 400.00 feet; thence easterly and northeasterly 414.81 feet along said curve through a central angle of 59°25'00"; thence N30°56'54"E 98.30 feet along said easement to the beginning of a curve concave to the west having a radius of 100.00 feet; thence northeasterly, northerly, and northwesterly 183.80 feet along said curve through a central angle of 93°51'00"; thence N62°54'06"W 740.00 feet along said easement to the beginning of a curve concave to the east having a radius of 75.00 feet; thence northwesterly, northerly, and northeasterly 150.53 feet along said curve through a central angle of 115°00'00"; thence N52°05'54"E 328.80 feet along said easement to the beginning of a curve concave to the northwest having a radius of 300.00 feet; thence northeasterly 23.08 feet along said curve through a central angle of 4°24'31" to the north line of said Section 34; thence leaving said centerline of easement N89°16'44"W 764.59 feet along the north line of said Section 34 to the POINT OF BEGINNING, containing 23.82 acres.

TOGETHER WITH and SUBJECT TO non-exclusive easements for ingress, egress, and utilities, being 40 feet wide, 20 feet on each side of the centerline, as shown and described on this Record of Survey of Saddle Mountain Ranches First Addition and on the Record of Survey of Saddle Mountain Ranches recorded in Book 24 of Surveys at Pages 65 through 68 and other easements, covenants, conditions, and restrictions of record.



Lot and block: Lots 15, 16, 17 and 18, Block 5, ARCADIA ORCHARDS CO.'S FIRST ADDITION TO DEER PARK, as per plat recorded in Volume "P" of Plats, page 9, records of Spokane



Property boundaries

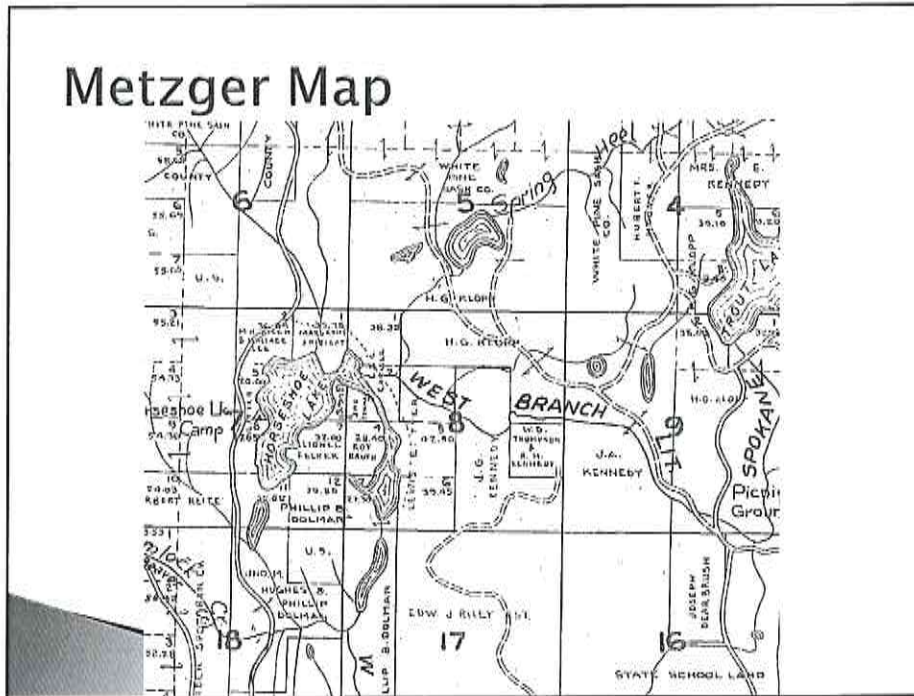
Group activity

How do you find and represent a property where the land owner is in another state?

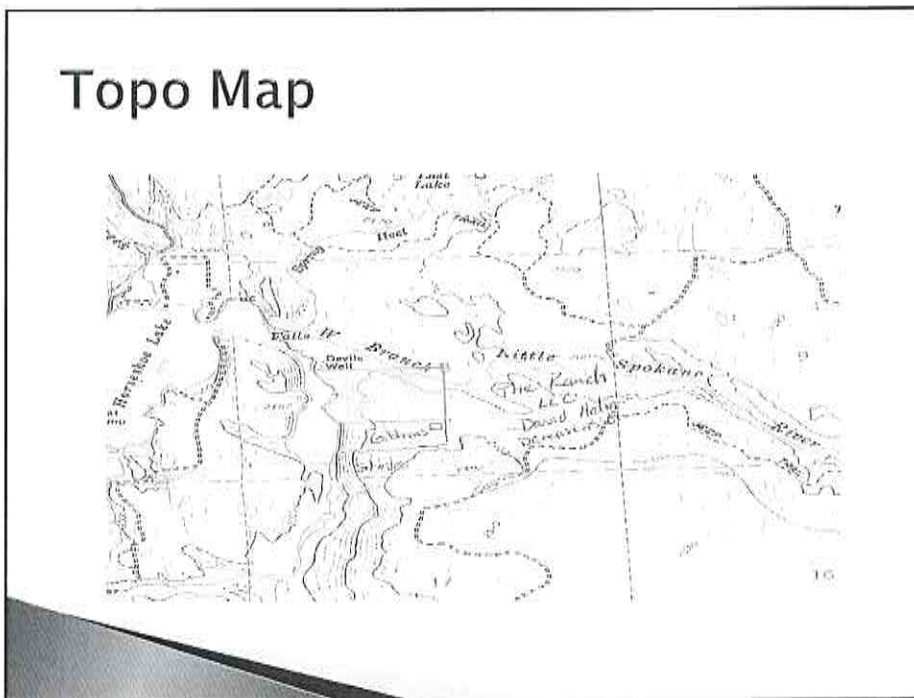
Pend Oreille Co. plat map

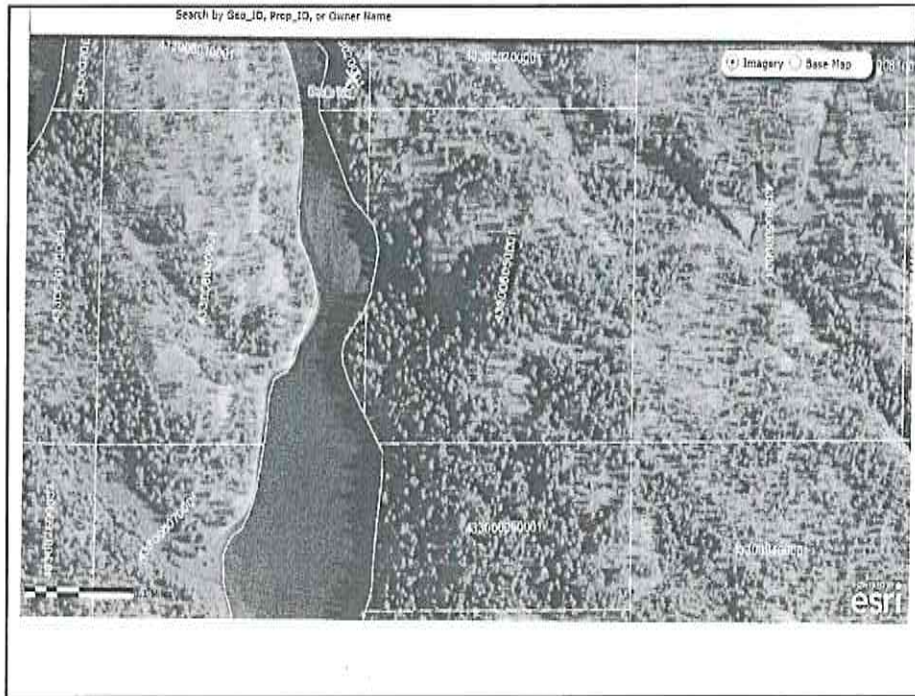


Metzger Map



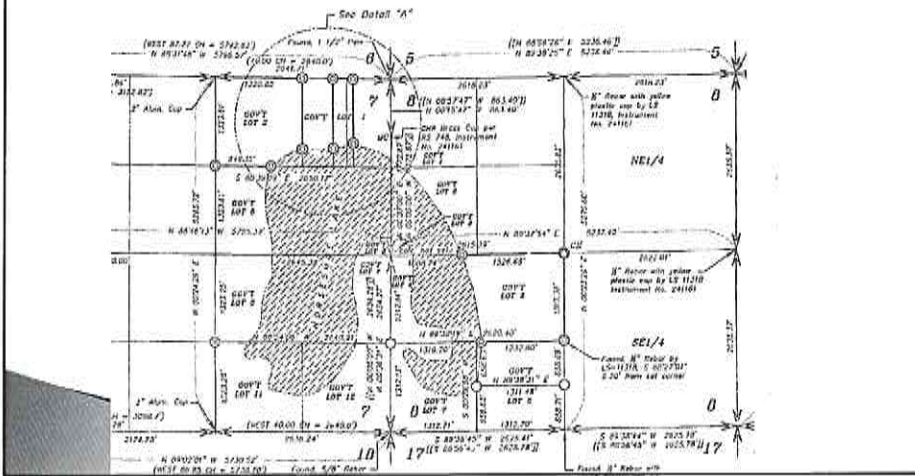
Topo Map





Survey map

SECTIONS 7 & 8, TOWNSHIP 30 NORTH, RANGE 43 EAST, WILLAME
PEND OREILLE COUNTY, WASHINGTON



Aerial photos are a great tool!



Group Activity


- ▶ How would you advise your client if you are representing the buyer and there is no survey?



MLS – issues

- ▶ MLS Paragon mapping system – Geocodes
- ▶ NW Map page number
- ▶ Include legal description on data sheet

SAR DATA FORM

 SAR/MLS Property Data Form

CLASS (Mark One) Residential Rental Income Commercial Land

DUPLICATE LISTING yes no **FOR SHORT SALE** yes no **FINANCING APPROVED** yes no

PROPERTY # _____ **STOR #** _____ **ESTATED NAME (if chg)** _____ **RECORDED #** _____

ADDRESS (A-M-D) (Required on Condo & UG (Home-based Land) (if chg))

BLDG # _____ **BLDG #** _____ **STATE** _____ **CITY/TOWN** _____ **ZIP #** _____ **COUNTY** _____

LOT ACRES (S&L) _____ **LOT # (FRONT)** _____ **LOT # (REAR)** _____ **LOT # (SIDE)** _____ **LOT # (R/W)** _____

ZONE _____ **TAX #** _____ **SPECIAL TAX OR DISCOUNT** yes no **FRONTAGE** PRIMARY SECONDARY

OFFER WRITED HAS (if chg) yes no (if yes, if changed, check box)

APRIL 15, 2014 OR LATER (if no parcel number, APR required) _____ **SEC** _____ **TWP** _____ **RNG** _____ **SUBDIVISION/DEVELOPMENT NAME (if chg)** _____

LEGAL (if chg) _____

LEGAL (if chg) _____

PROPERTY MAPS (if chg) _____

Property improvements *potable water*

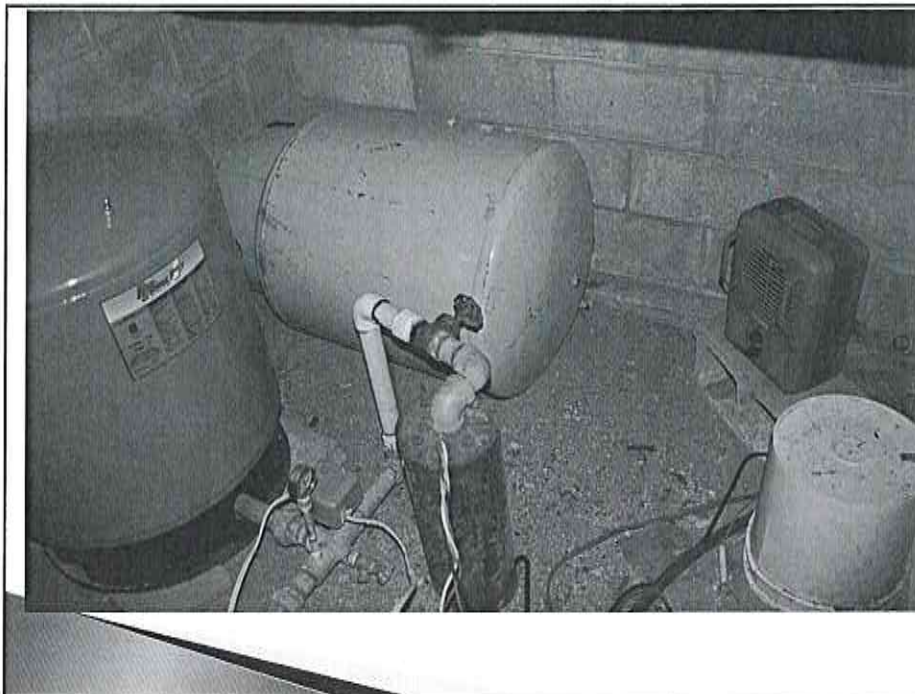
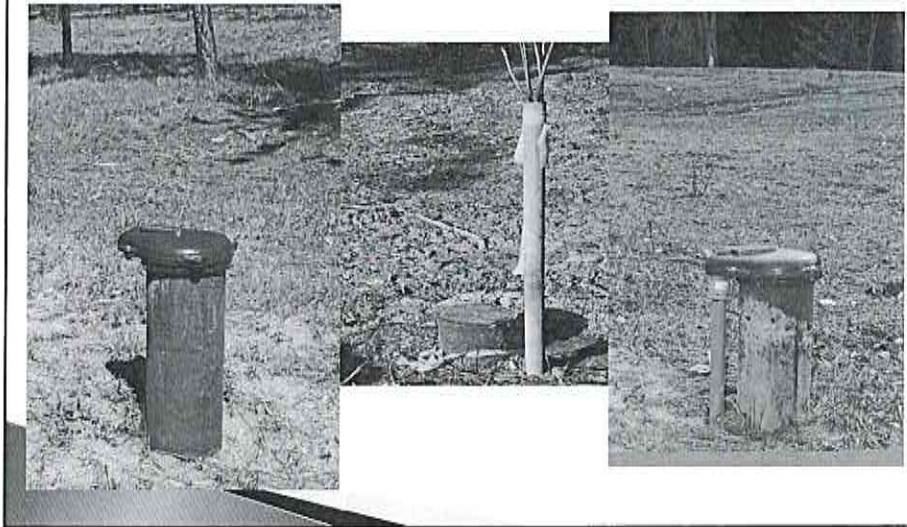
- ▶ Well - what is a good well? (financeable?)
- ▶ What is minimum flow requirement?
- ▶ Maximum usage per State Law?

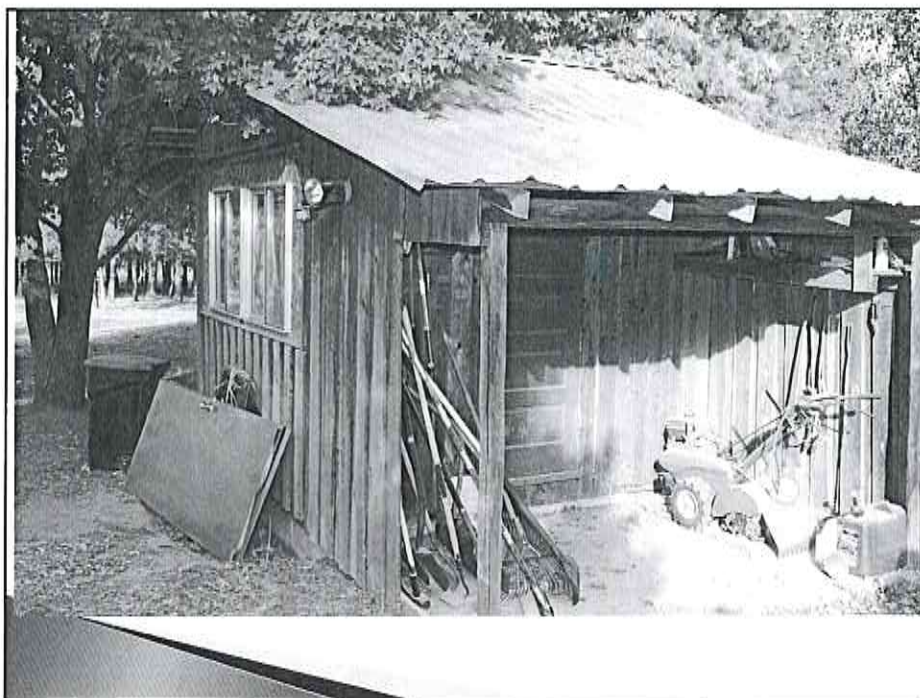


Exempt domestic wells

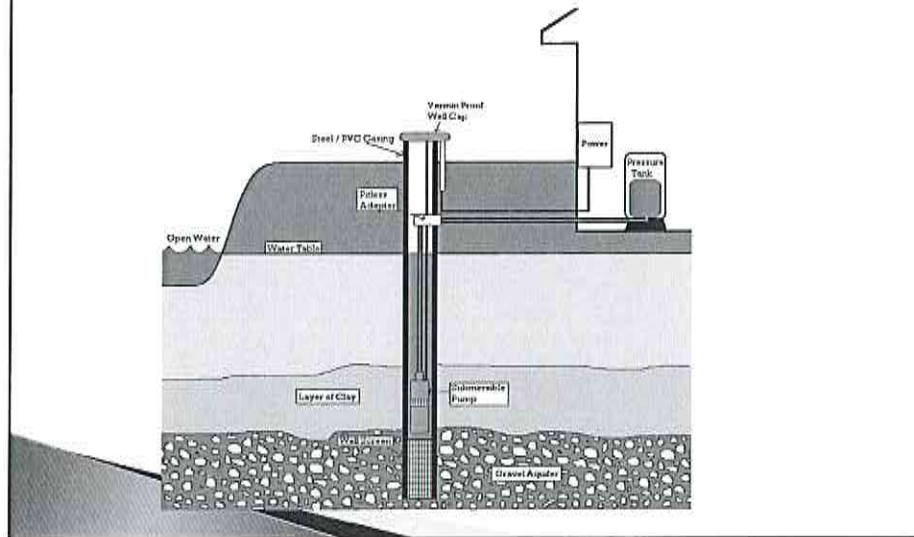
- ▶ Permitted for 5,000 gallons per day
(3 ½ gallons per minute)
- ▶ Minimum required flow to be legal well
- ▶ 1 gpm or 800 gallons per day
- ▶ Must be 100 feet from septic system

How do you find the well?





How does a well work?



Link to Dept. of Ecology well logs

<https://fortress.wa.gov/ecy/waterresources/map/WCLWebMap/textsearch.aspx?newsearch=true>

The Department of Ecology does NOT Warranty the Data and/or the information on this Well Report.

WATER WELL REPORT

STATE OF WASHINGTON

WELL ID: W 007518

OWNER: ARMA BECK ADDRESS: 1551 Gibson Rd, Oak Bluffs, MA 02510

LOCATION OF WELL: State St, Williams Valley Rd.

PROPOSED USE: Domestic Industrial Irrigation Other

TYPE OF WELL: Open Well Cased Well

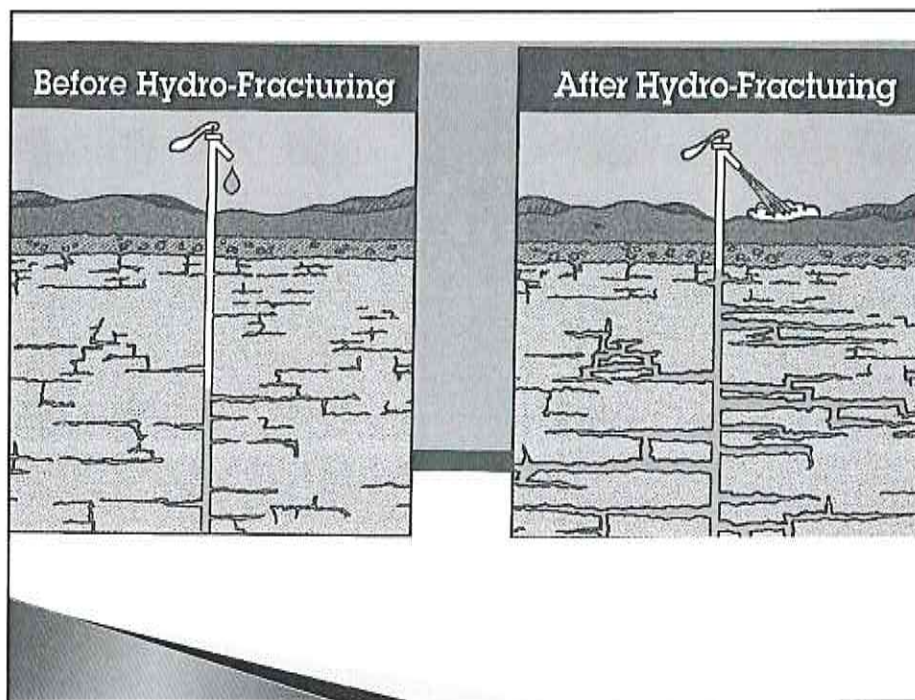
CONSTRUCTION DETAILS: Drilled Dug

WATER LEVEL: 100 (ft) DATE: 10/2/05

WELL CONSTRUCTOR CERTIFICATION: J. J. GILLING INC.

What if it is low producing?

- ▶ Hydro - fracture
- ▶ CO2 -fracture
- ▶ Holding tanks



22L&A

- ▶ Quality tests – Purity
Lead, arsenic, nitrates, coliform, uranium
- ▶ Quantity – What do you put in the blank?
- ▶ How much time do you need?

Onsite sewage system

- ▶ Septic - is it approved? Does that matter?
- ▶ Purge test
- ▶ Perc test

What is a perc test?

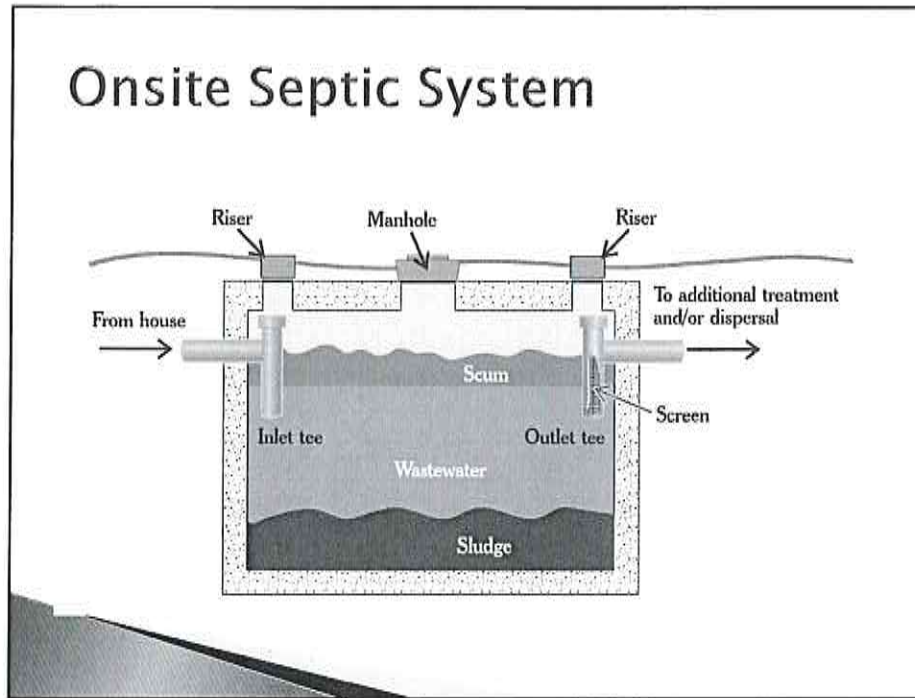




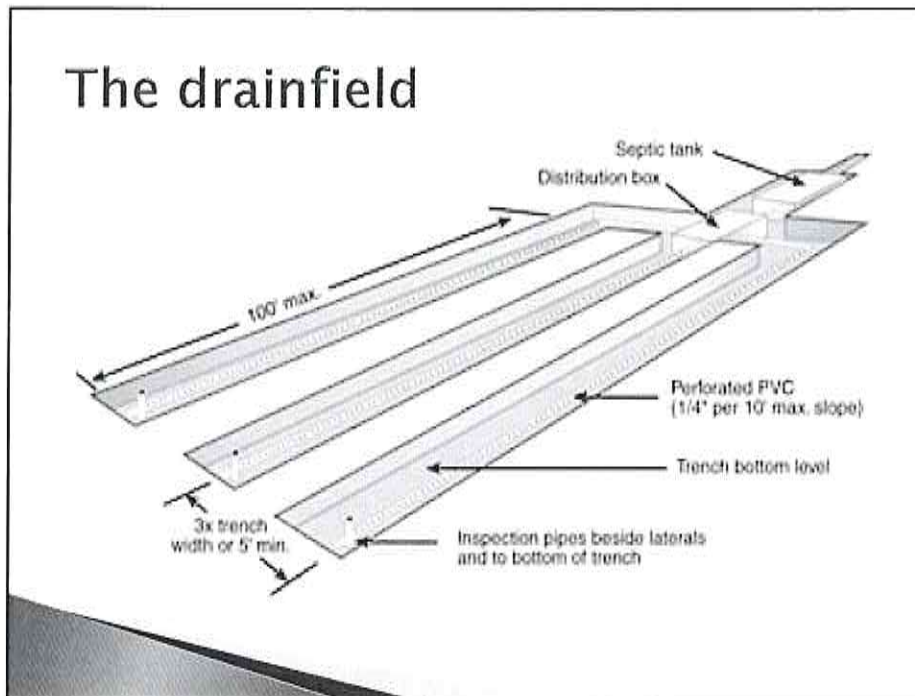
It's all about soil types and depth

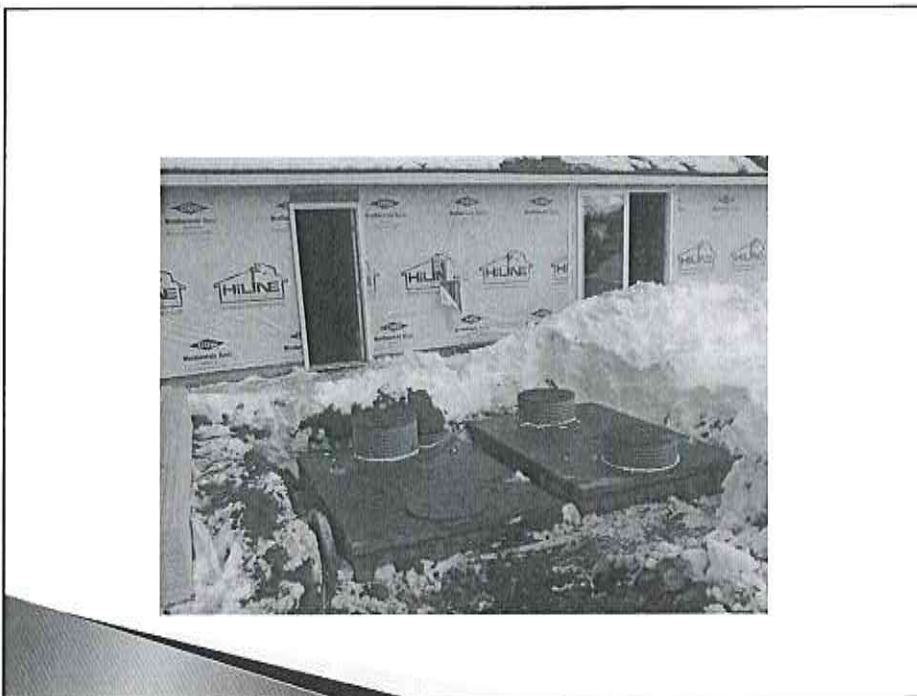
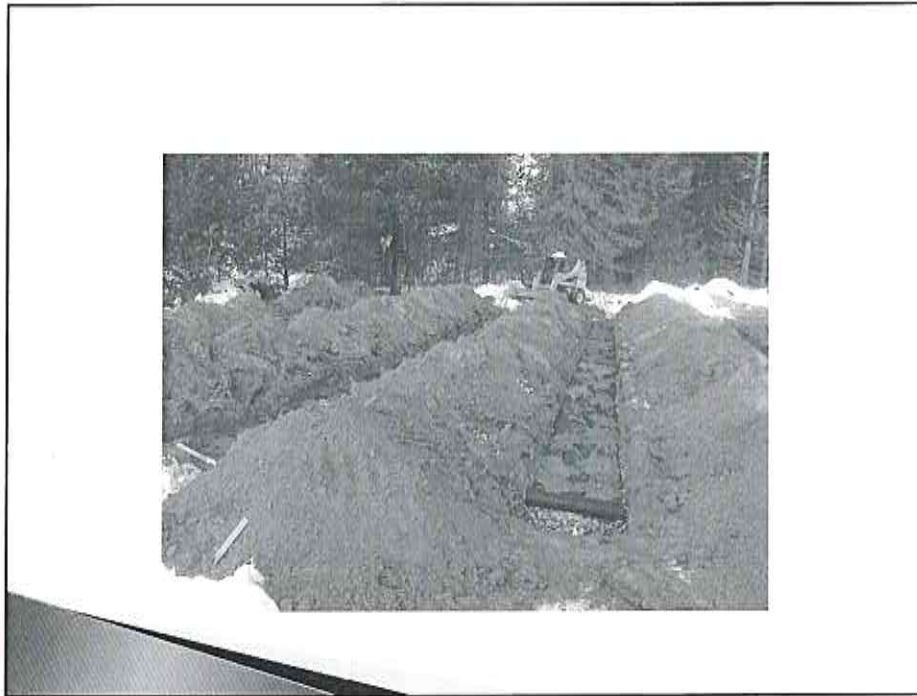


Onsite Septic System



The drainfield

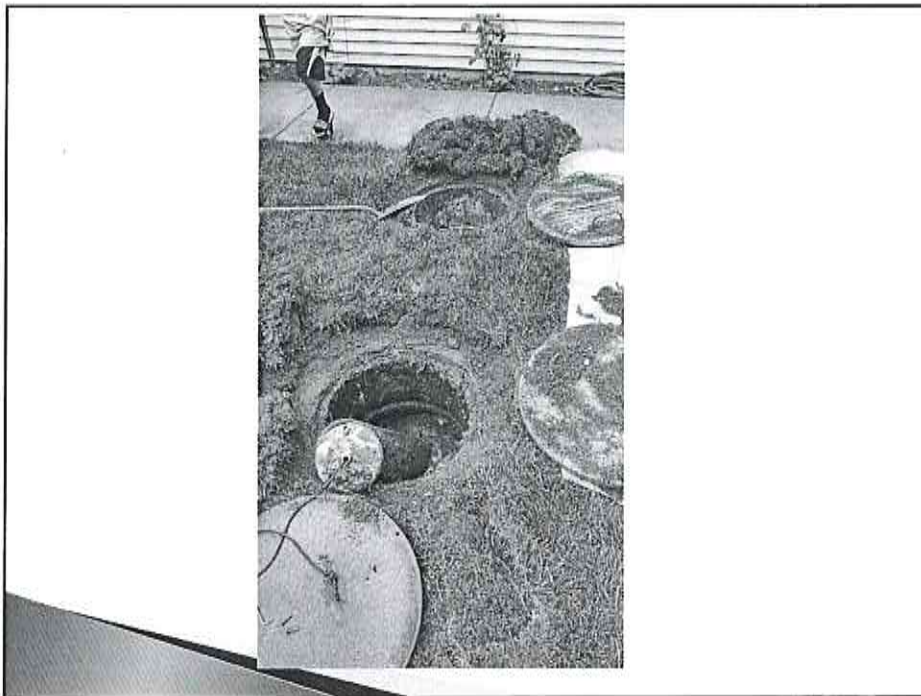
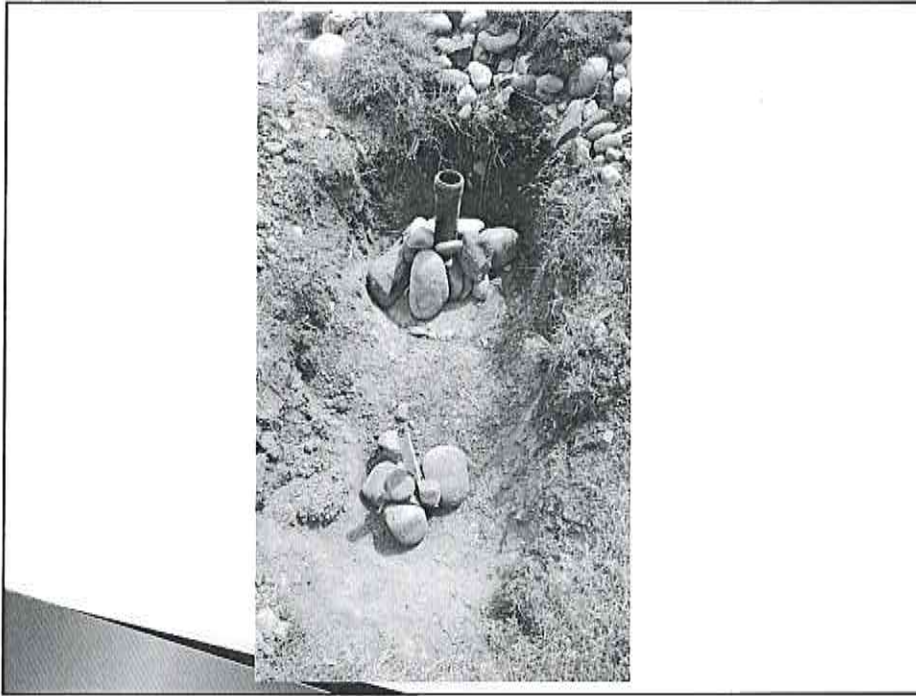




Septic – Pump and certification

- ▶ How does the septic sucker tell if it is working?
- ▶ What do you get to verify?
- ▶ What are the red flags?
("slowly accepting affluent")





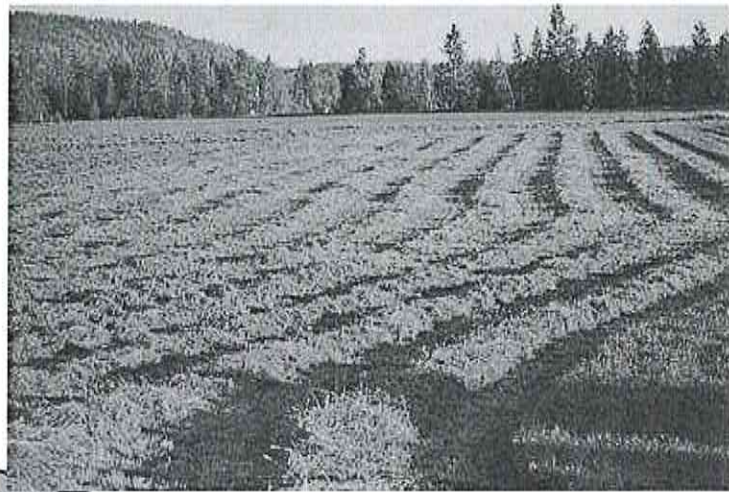


Farm issues

- ▶ Crops
- ▶ Gates, fences, portable panels
- ▶ CRP
- ▶ Irrigation and water rights
- ▶ Optional Clauses - does the poop pile stay?
- ▶ Form 17 - is there a farm close by?



Emblements = Crops
Who owns the crop?





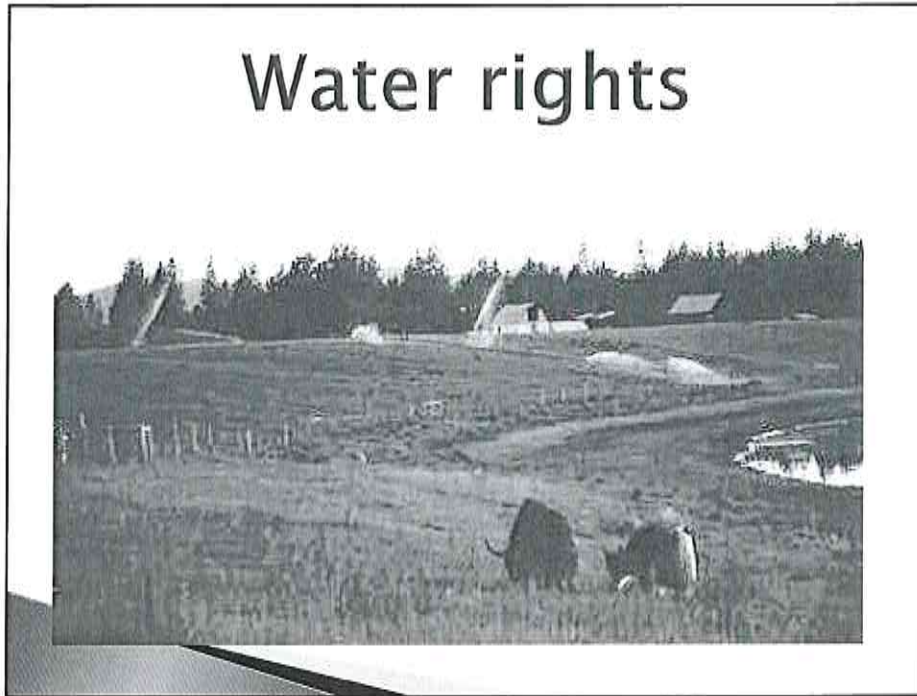
CRP

-
- Signed into law by President Ronald Reagan in 1985, CRP is the largest private-lands conservation program in the United States. Thanks to voluntary participation by farmers and land owners, CRP has improved water quality, reduced soil erosion, and increased habitat for endangered and threatened species.

▶ The Conservation Reserve Program (CRP) is a land conservation program administered by the Farm Service Agency (FSA). In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and plant species that will improve environmental health and quality. Contracts for land enrolled in CRP are 10–15 years in length. The long-term goal of the program is to re-establish valuable land cover to help improve water quality, prevent soil erosion, and reduce loss of wildlife habitat.

▶ Farmers offer to enroll their land in the CRP. It has to be land where crops previously grew.
If the USDA accepts the offer, the farmer gets paid a fee, roughly equivalent to the rental value of the land, to stop growing crops on it. The USDA gives priority to land where halting cultivation offers environmental benefits: Less erosion of soil, runoff into streams, or valuable habitat for wildlife.

Water rights



- ▶ Water rights are appurtenant to the land
- ▶ Water rights are a property right
- ▶ If not used in 5 years they are relinquished

First Questions To Ask

- ▶ Is there written documentation?
- ▶ Is there evidence of actual use?

Second Question to ask

- ▶ Has it been used at least once every 5 years?
- ▶ What was the use?
- ▶ What amount was used?

How Much is it Worth?

- ▶ A water right is a value
- ▶ Local water rights sell for \$500 – \$3,000 per acre-foot.
- ▶ Agricultural rights are being sold for domestic supply development

Certificates, Permits, Claims

- ▶ If not adjudicated, are held as “personal” property
- ▶ Must be transferred via assignment not deed

Some contacts:

- ▶ Gene St.Godard, P.G., L.Hg.
Water & Natural Resource Group
509-953-9395

- ▶ Peter G. Scott - Water Rights Attorney
406-585-3295

Open Space Taxation

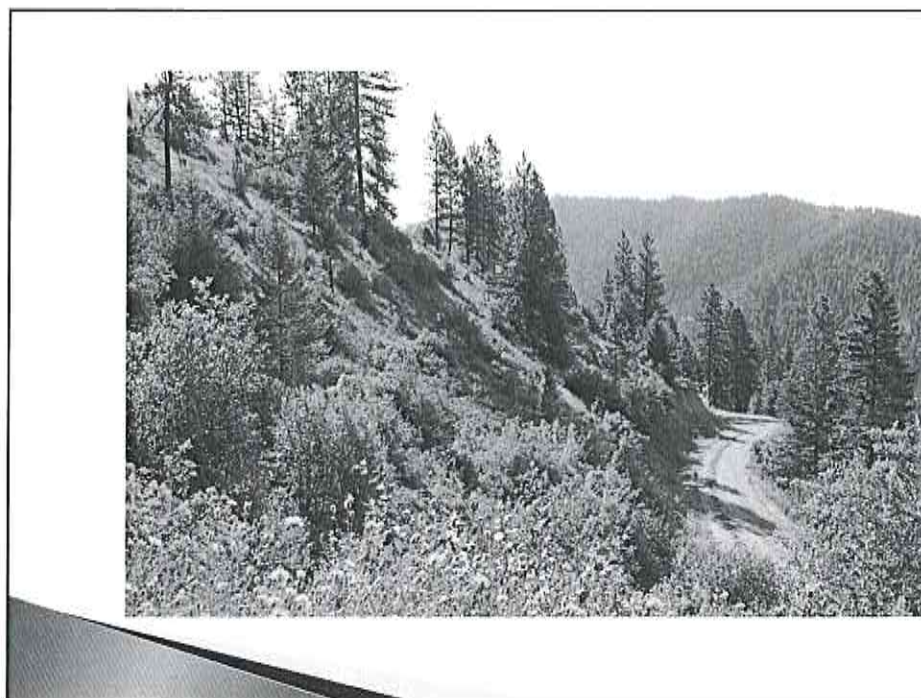
- ▶ What is the Open Space Tax Act? (See appendix page 35)
- ▶ What are the land tax classifications?
- ▶ Continuance documents - Get started right away! Don't wait till closing!
- ▶ New rules allow parcels smaller than 20 acres with a forest management plan.

Easements and Road Maintenance

- ▶ What is an easement?
Easements in Gross, appurtenant, burdened or benefited property
- ▶ Does the property have legal access?
- ▶ Actual access - road maintenance agreement

Timber, a renewable resource

- ▶ Timber Cruise - how can you tell what it's worth
- ▶ Timber Clause - seller finance fraud issues
- ▶ 1031 exchange - cut it or leave it on the stump?





Covenants

- ▶ Types – (no goats, pigs or chickens)
(no timber cutting, no single wides)
- ▶ Blessing or curse?
- ▶ Enforcement

Manufactured Homes

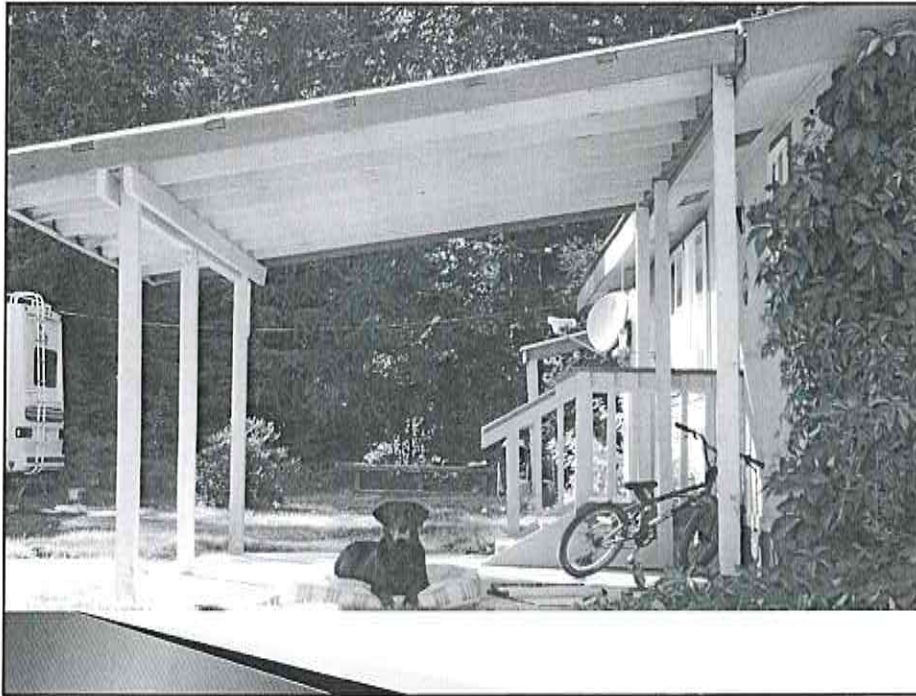
- ▶ Dept. of Labor and Industries (L&I) role
- ▶ Permanent foundation requirements – tie downs
- ▶ Title elimination
- ▶ Twice moved

Department of Labor and Industries (L&I)

- ▶ "Illegal to sell or offer to sell a Manufactured Home that has been altered."
- ▶ What constitutes an alteration? New roof, penetrations, attached porches or decks, new furnace or air conditioner, larger window openings, wiring etc.

Common violations

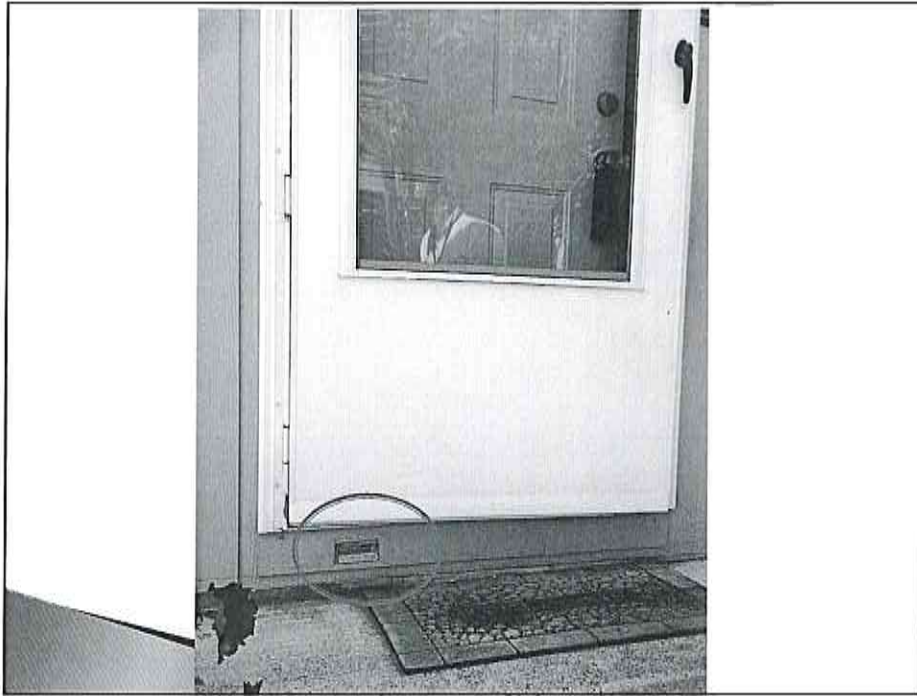
- ▶ Attached roofs
- ▶ Porches and decks
- ▶ Woodstoves
- ▶ Additions
- ▶ Re-roofs



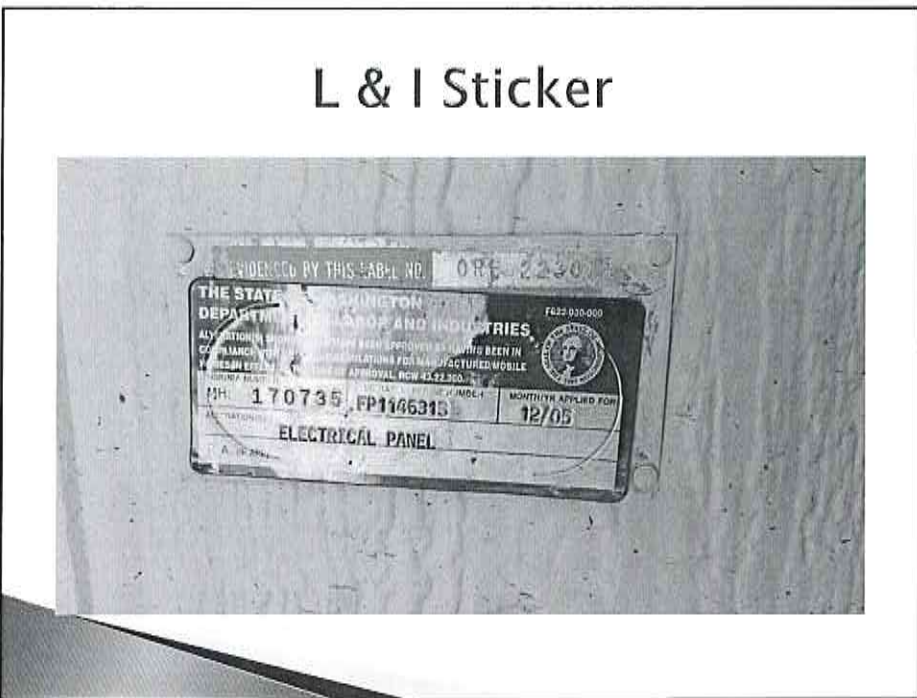


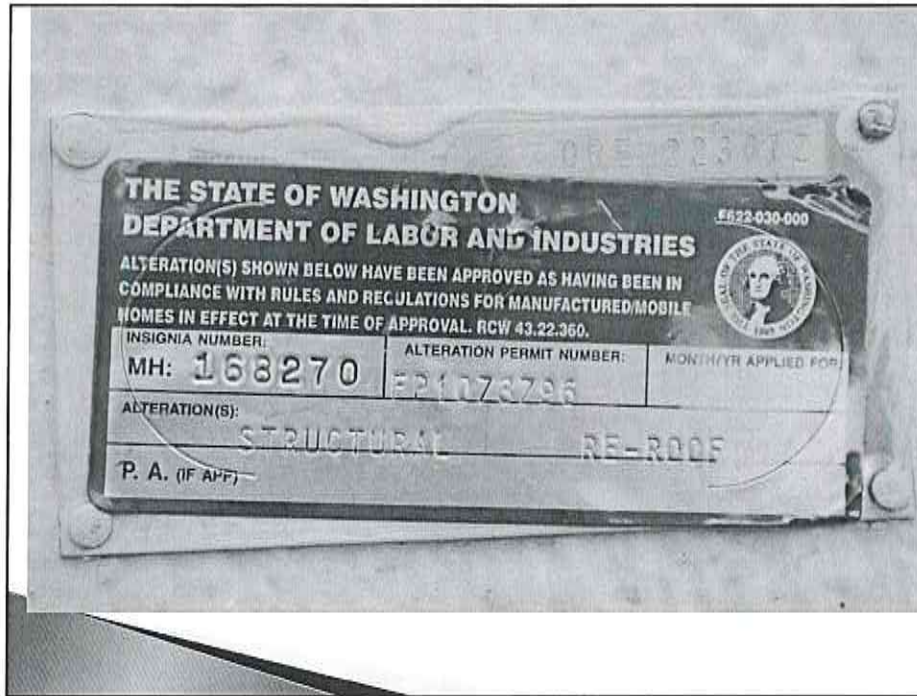
L&I Inspections

- ▶ Check for existing tags – HUD stickers, L&I
- ▶ Inspection of suspected items
- ▶ Do you have to complete the work to be legal?



L & I Sticker

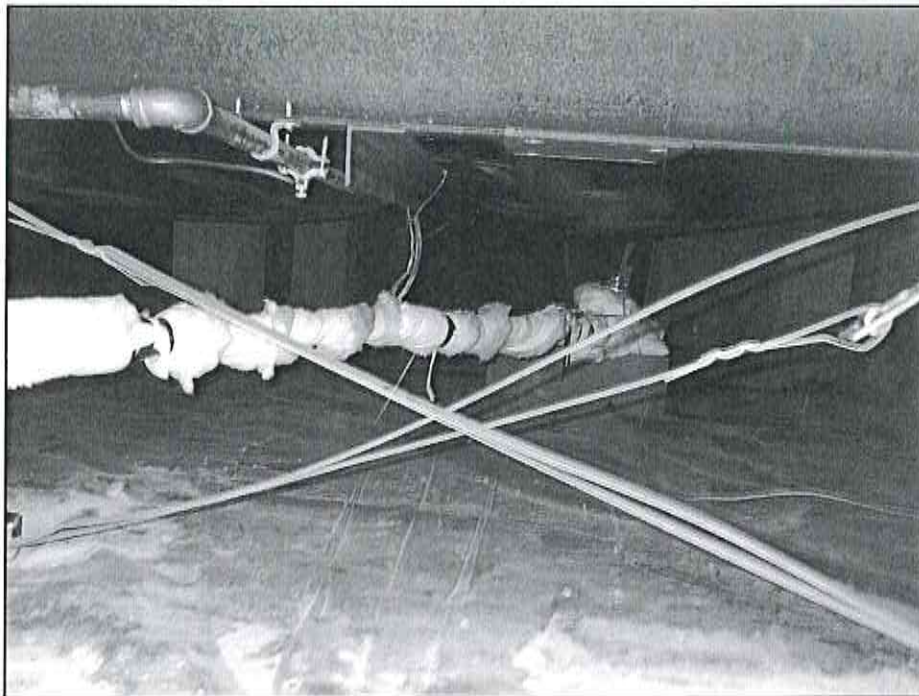
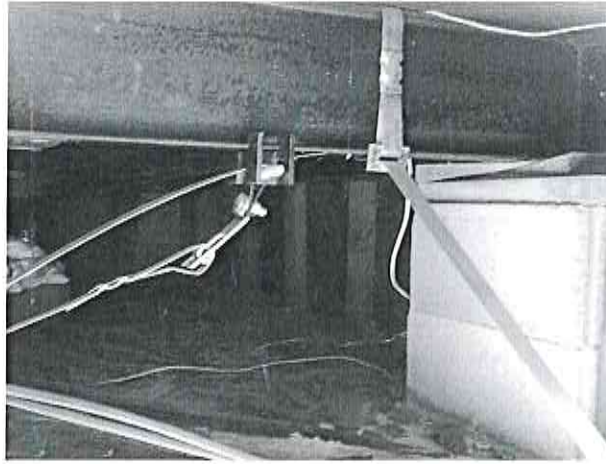




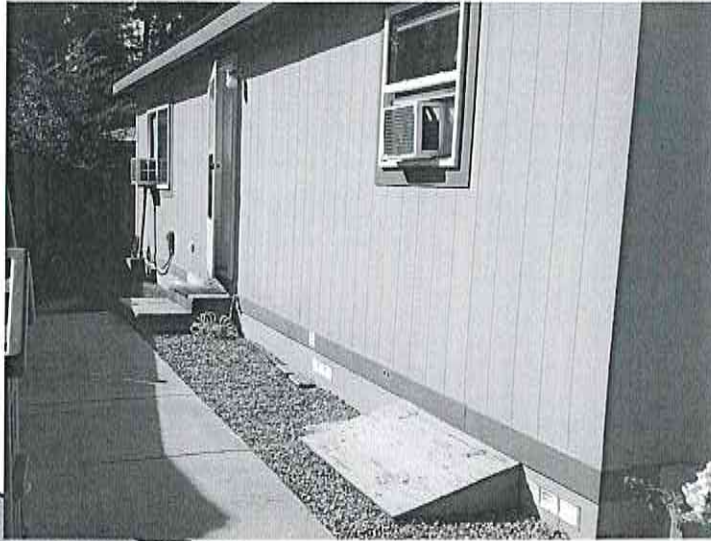
Permanent Foundation Requirements

- ▶ Engineers certification required
- ▶ Tie downs
- ▶ Impervious to frost heave
- ▶ Vapor barrier
- ▶ Blocked, skirted

Tie down straps



Pit Set

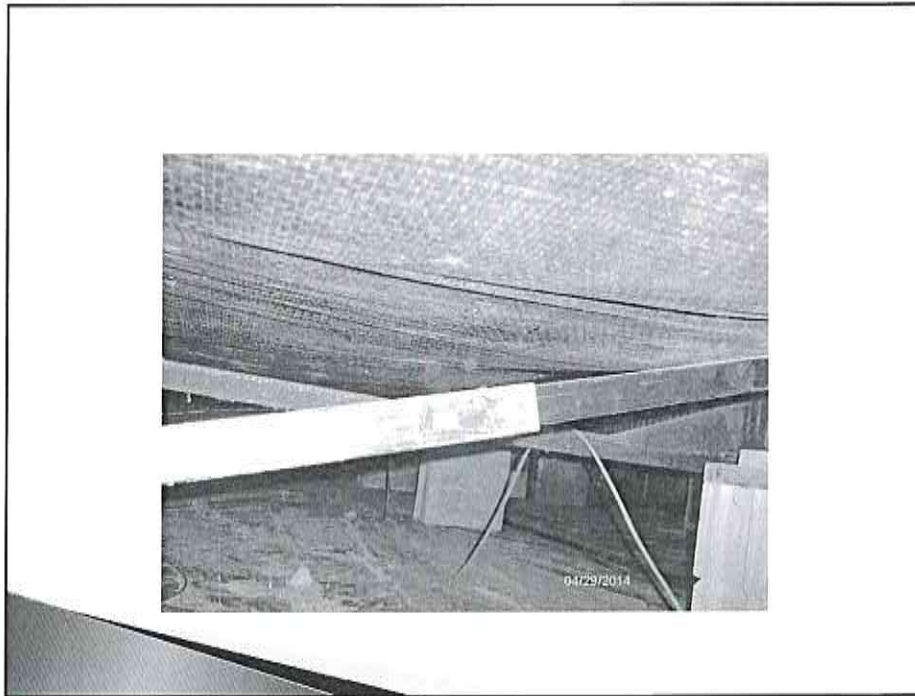


FHA -VA requires permanent foundation - impervious to wind and frost heave.



Oliver Technologies Inc. Model 1100 V Vector System (Lateral and longitudinal)





Title Elimination

- ▶ Titled like a car?
- ▶ Has is been eliminated? How can you tell?
- ▶ Don't wait till closing

Data Sheet

Engineers and appraisers

- ▶ Finding it – Kitchen Sink cabinet door, Master bedroom closet, electrical panel door
- ▶ Why important? Serial number, make-model, roof load

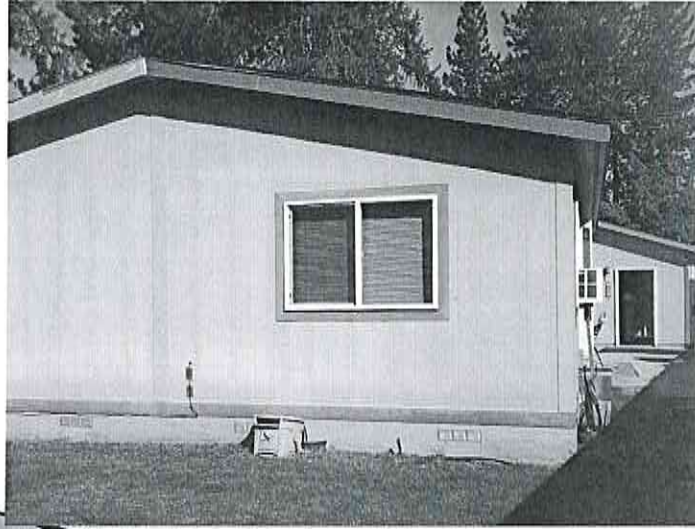
Manufacturer Address
Valley Manufactured Housing, Inc.
1322 Smith 4th Street
Subvynville, VA 98844

Plant Number
6432-2005 HAR095189(A)HAR095190(B)
Manufacturer's Serial Number: HAR095189(A) HAR095190(B)
VIN# 270185421149 2801

Equipment
For use in building: COLUMBIA 42037A
For existing buildings: 35 4211002702H
Water Heated: 5240 4253706Y

Zone	Wind Speed (mph)
1	35
2	40
3	45
4	50
5	55
6	60
7	65
8	70
9	75
10	80
11	85
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18	120
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32	190
33	195
34	200
35	205
36	210
37	215
38	220
39	225
40	230
41	235
42	240
43	245
44	250
45	255
46	260
47	265
48	270
49	275
50	280
51	285
52	290
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69	375
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72	390
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74	400
75	405
76	410
77	415
78	420
79	425
80	430
81	435
82	440
83	445
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85	455
86	460
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143	745
144	750
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146	760
147	765
148	770
149	775
150	780
151	785
152	790
153	795
154	800
155	805
156	810
157	815
158	820
159	825
160	830
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162	840
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164	850
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166	860
167	865
168	870
169	875
170	880
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179	925
180	930
181	935
182	940
183	945
184	950
185	955
186	960
187	965
188	970
189	975
190	980
191	985
192	990
193	995
194	1000
195	1005
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HUD Stickers



Do the numbers match?



When is age a factor?

- ▶ 1976 and older – not financeable

Rural Financing

- ▶ USDA Loans – Rural Development
(guaranteed vs. subsidized)
- ▶ Multiple parcels
- ▶ Raw land loans
- ▶ Twice moved Manufactured Homes

Disclosure issues

- ▶ Form 17 – (improved, unimproved) which one do you use?
- ▶ Are there encroachments, boundary disputes?
- ▶ For how many bedrooms was onsite septic approved?
- ▶ Manufactured Homes– alterations? Permit?

Open Book Test

Anatek Labs, Inc.

04 E Sprague Ave Ste D
 ipokane WA 99202
 509) 838-3999 FAX 838-4433

1282 Alturas Drive
 Moscow ID 83843
 (208) 883-2839 FAX 882-9246

Turn Around Time Normal [Redacted]

Email Phone Mail Fax

Results Needed by: 4/21/17

FAX # _____

Please fill out completely and legibly

Date Collected: 4/11/17
 Time Collected: 1:30 PM
 County: SPOKANE

Sample Purpose:
 Purchase/Sale/Bldg Permit
 Informative
 New Well

Sample Type:
 Standard Drinking Water
 Raw Source Water
 Other (Specify) _____

Owner or Manager Name: KIM GREER

Specific Location Where Sample Was Collected (i.e. address of well):
 5508 W. MULE DEER LN
 DEER PARK

Send Report to:
 Name: KIM GREER

Address: 5007 E. CORAL LN

City: SPOKANE St WA Zip 99223

Day Tel #: 509 280-2151
 Eve/Msg Tel #: 509 535-1245

Sample Collected by: KIM GREER
 Company: _____

Source Type (Check One)
 Well/WellSpring Purchased or Intertie
 Spring Grd Water under Surface Influence
 Surface Water Combination or Other _____

COLIFORM BACTERIA (Lab Use Only)

SATISFACTORY (COLIFORM ABSENT)

REPEAT SAMPLES REQUIRED
 Unsatisfactory (Coliform Present)
 Total Present Total Absent
 E.Coli Present E.Coli Absent

Other Lab Results

Total Coliform	/100ml	E.Coli	/100ml
Fecal Coliform	/100ml	Plate Count	/100ml

Sample Not Tested Because:
 Sample Too Old
 Wrong Container
 Other _____

Test Unsuitable Because:
 TNTC
 Turbid Culture
 Excess Debris

Report Date: 4-12-17
 Lab Analyst: tlm
 Date Received: _____ Time: _____ By: _____

Inorganic Chemical Analysis Report

Tests	MCL	Results	Units	Compliance Y/N	Initials
<input checked="" type="checkbox"/> Arsenic (As)	0.01	<0.001	mg/L	Y	KNP
Barium (Ba)	2		mg/L		
Beryllium (Be)	0.004		mg/L		
Cadmium (Cd)	0.0005		mg/L		
Calcium (Ca)	-		mg/L		
Chloride (Cl)	250		mg/L		
Chromium (Cr)	0.1		mg/L		
Color	15		Color Units		
Conductivity	700		µmhos/cm 25°C		
Copper (Cu)	1.3		mg/L		
Corrosivity	-		-		
Cyanide (CN)	0.2		mg/L		
Fluoride (F)	4		mg/L		
Hardness	-		mg/L as CaCO ₃		
Iron (Fe)	0.3		mg/L		
<input checked="" type="checkbox"/> Lead (Pb)	0.015	<0.001	mg/L	Y	KNP
Magnesium (Mg)	-		mg/L		
Manganese (Mn)	0.05		mg/L		
Mercury (Hg)	0.002		mg/L		
Nickel (Ni)	0.1		mg/L		
<input checked="" type="checkbox"/> Nitrate as N	10	20.1	mg/L	YES	JB
Nitrite as N	0.5		mg/L		
pH	8.25		-		
Selenium (Se)	0.05		mg/L		
Silver (Ag)	0.05		mg/L		
Sodium (Na)	-		mg/L		
Sulfate (SO ₄)	250		mg/L		
TDS	500		mg/L		
TSS	-		mg/L		
Turbidity	1		NTU		
<input checked="" type="checkbox"/> Uranium (U)	30	<1	µg/L	Y	KNP
Zinc (Zn)	5		mg/L		

MCL-Max. Contaminant Level TSS-Total Suspended Solids TDS-Total Dissolved Solids

OTHER ANALYSES REQUESTED

Inorganic Contaminants (IOC's)	
Volatile Organics (VOC's)	
Semivolatile Organics (SOC's)	
Private Well Test	
Iron Bacteria	

Laboratory Comments: pd cc 74852P
 69A

Lab Supervisor: _____ Report Date: _____

Anatek Log-in # 37090