

TREC Mandatory Ethics Course



Revised November 2013

5 CANONS OF PROFESSIONAL ETHICS

- × **Fidelity (22 TAC 531.1)**
- × **Integrity (22 TAC 531.2)**
- × **Competency (22 TAC 511.3)**
- × **Consumer Information Form (22 TAC 531.18)**
- × **Discriminatory Practices (22 TAC 531.19)**

CANONS OF PROF. ETHICS (CONT.)

✦ Fidelity (531.1)

- + Position (representation) must be clear to all parties
- + Must treat others fairly
- + Must honor the trust
- + Must perform scrupulously & meticulously
- + Place client's interest first

- + ***SEE CASE STUDY – placing commission over interest and agreement with client***

CANONS OF PROF. ETHICS

× Integrity

- + Special obligations imposed on licensee
- + Must be careful to avoid misrepresentation (by commission or omission)

- + ***SEE CASE STUDY – making misrepresentations by omission and commission***

CANONS OF PROF. ETHICS

- ✘ **Competency - Ask Questions Found on Page 1**
 - + **Must be a knowledgeable practitioner**
 - + **Must be informed about market**
 - + **Continue education**
 - + **Must stay informed**
 - + **Must exercise judgment and skill**

CASE STUDY – COMPETENCY (PAGE 2)

- ✘ Property manager advised owner to take rental under Sec. 8 Housing and advised owner how to receive additional rent under a past due addendum
- ✘ After a complaint is filed with TREC, broker signed agreed order admitting she failed to keep knowledgeable as a practitioner

CANONS OF PROF. ETHICS

- ✘ **Consumer Information Form 1-1**
 - + **Must be displayed in offices**
 - + **Advises consumers where to file complaints**

**THIS FIRM IS
LICENSED AND REGULATED
BY THE
TEXAS REAL ESTATE
COMMISSION (TREC)**

**TREC ADMINISTERS TWO RECOVERY FUNDS
WHICH MAY BE USED TO SATISFY JUDGMENTS
AGAINST INSPECTORS AND REAL ESTATE
LICENSEES INVOLVING A VIOLATION OF THE LAW.
COMPLAINTS OR INQUIRIES SHOULD
BE DIRECTED TO**

**TEXAS REAL ESTATE COMMISSION
P.O. BOX 12188
AUSTIN, TEXAS 78711-2188**

(512) 936-3005

CANONS OF PROF. ETHICS

× Discriminatory Practices

- + May not inquire about, respond to, or facilitate inquiries, or make disclosure which indicates or intended to indicate a preference based on a protected class
- + Protected classes defined
- + Handicap and AIDS are protected classes

TREC Complaints - Overview



- Consumers may file complaint at TREC
- Licensee will be notified
- Enforcement may investigate
- If a violation appears to be present the Enforcement will give notice to licensee
- Matter may be administratively settled or a hearing may be held

TREC COMPLAINTS - Types



- **Over 1000 complaints filed annually**
 - **Commingling and misappropriation of trust funds**
 - **General negligence in leasing and property management, including false promises and referrals**
 - **Failure by broker to supervise agents properly**
 - **General negligence by agents including false promises, rebates, improper referrals, and mishandling earnest money**
 - **Failure to make proper disclosure of agency relationships, not obtaining a written consent of parties to be an intermediary, failing to provide the IABS form.**

TREC Complaints



- **Prioritization of Complaints**
 - TREC is statutorily required to develop a system of prioritization
 - ✦ Degree of harm
 - ✦ Potential for immediate harm
 - ✦ Number of licensees involved
 - ✦ Complaint history
 - ✦ Number of potential violations

TREC Complaints (continued)



- **If violation established sanctions include:**
 - Reprimand
 - Suspension
 - Revocation
 - A fine
 - Probation
 - Any combination of the foregoing

TREC Complaints (continued)



- **Refunds - In addition to disciplinary action (suspension), TREC can order licensee to give a refund to the complainant (either from a informal settlement or enforcement order)**

TREC Complaints (continued)



- **Advisory Letters**

- Determination by TREC staff that TREC will not pursue a sanction; but that there are matters noted by Enforcement Staff that give rise to concern and that should be corrected
- Generally used in technical matters or when production of evidence or witnesses may be difficult

TREC Complaints (continued)

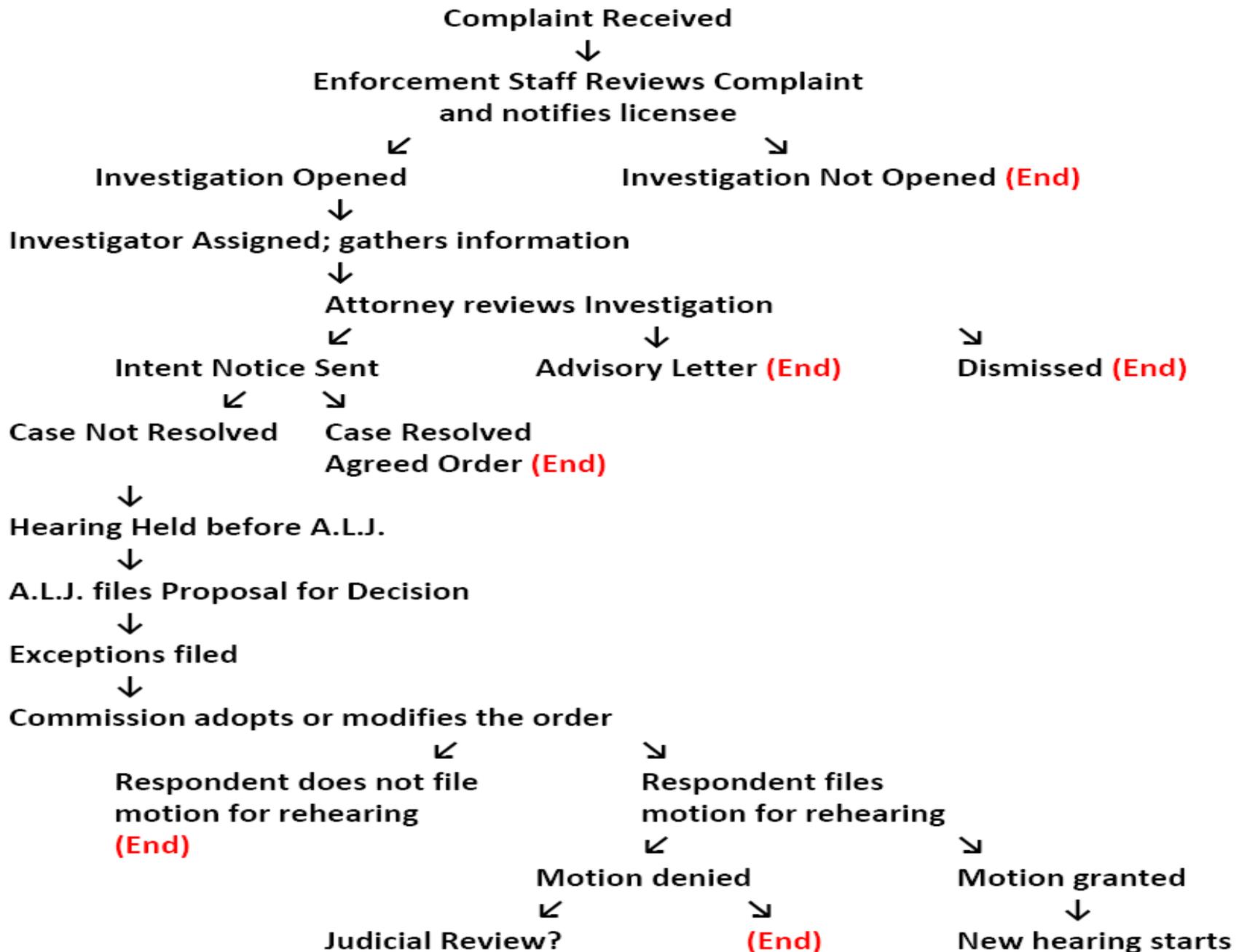


- **Informal Disposition (2 levels)**
 - Discussions with Enforcement Attorney
 - Additionally, TREC has procedures for informal disposition for licensee to discuss or negotiate case in presence of:
 - ✦ 2 staff members; and
 - ✦ Public member of Commission

TREC Complaints (continued)



- **Temporary Suspension while Investigation is Pending**
 - In serious cases, TREC has authority to take immediate, temporary action.
 - May be used if TREC determines that the licensee would constitute a continuing threat to the public welfare



Association Complaints

- Person may file complaint with a trade association
- Complaint is sent to a Grievance Committee
- Grievance may send matter to a hearing
- Association may offer ADR
- If hearing held then sanctions may be:
 - ▣ Reprimand
 - ▣ Fine
 - ▣ Probation
 - ▣ Suspension of Membership
 - ▣ Revocation of Membership
 - ▣ Any combination

Citation Program

- TAR Program
- Applies to limited number of Standards of Practice
- If a citation is issued, the respondent has right to the normal due process procedures

Agency Relationships

- **Customer or Client (Pg. 5)**
- **Agreement to represent may or may not be in writing**
- **Agreement to be an intermediary must be in writing**

**SEE DISCUSSION ON PAGE 5
(Expectations)**

Definition of a Fiduciary

- High duty of care for another (the client)
- Must place client's interest first
- Owes duty of fairness to non-clients

Information about Broker Services

- Provide IABS form at *first substantive dialogue*
 - May appear in any format but must be in at least 10-point print (but TREC form is most commonly used)

IABS FORM or STATEMENT - Statute

1101.558(c) The license holder shall provide to a party to a real estate transaction at the time of the first substantive dialogue with the party the written statement prescribed by Subsection (d) of this section....,

“Before working with a real estate broker, you should know that the duties of a broker depend on whom the broker represents. If you are a prospective seller or landlord (owner)...

What is a substantive dialogue?

- ⦿ Meeting or communication that:
 - Involves a substantive discussion
 - About a specific real property
- ⦿ Could include:
 - Face to face meeting
 - Written or email communications
 - Telephone conversation
- ⦿ After the dialogue, promptly provide the form

Statutory exceptions to a Substantive Dialogue

- ⦿ Not required to provide the IABS form:
 - If transaction involves a residential lease for one year or less and no sale is contemplated
 - If meeting takes place at an open house
 - When a party is represented by another licensee

Signing the IABS Form

- May be signed to document delivery
- Signature is not required
- Suggest having licensee note that the form was not signed if form was delivered but not signed
- NOTE question about providing a link to the form in the email (may not be sufficient proof to establish delivery)

Disclosure of Representation

- IABS Form gives information and does not disclose agency
- Licensees must disclose who they represent at their first contact with the other party and with the other agent
- Agency disclosure may be in writing or made orally

AGENCY DISCLOSURE - Statute

1101.558 (b). A license holder who represents a party in a proposed real estate transaction shall disclose orally or in writing, that representation at the time of the licensee's first contact with:

(1) another party to the transaction; or

(2) another license holder who represents another party to the transaction.

Basic Rules of Thumb

- ▶ Give IABS Form to the party you work with at first substantive dialogue
- ▶ Tell each person involved in the transaction who you represent at your first contact

The Intermediary

Definition of Intermediary

- 1101.551(1). “***Intermediary***” means a broker who is employed to negotiate a transaction between the parties to a transaction and for that purpose may be an agent of the parties.
- 1101.559(c): The intermediary is to act fairly and impartially.

Authorization to Be Intermediary Must be in Writing

- 1101.559(a). A broker may act as an intermediary between the parties to a real estate transaction if:
 - (1) the broker obtains written consent from each
 - party for the broker to act as an intermediary in the transaction; and
 - (2) the written consent of the parties states the source of any expected compensation to the broker.

When Entering into Listing or Representation Agreement – Address the Possibility of the Intermediary

1101.559(b). A written listing agreement to represent a seller or landlord or a written agreement to represent a buyer or tenant that authorizes a broker to act as an intermediary in a real estate transaction is sufficient to establish written consent of the party to the transaction if the written agreement specifies in conspicuous bold or underlined print, the conduct that is prohibited under Section 1101.651 (d).

§1101.651(d)

(d) A broker and any broker or salesperson appointed under Section 1101.560 who acts as an intermediary under Subchapter L may not:

(1) disclose to the buyer or tenant that the seller or landlord will accept a price less than the asking price, unless otherwise instructed in a separate writing by the seller or landlord;

(2) disclose to the seller or landlord that the buyer or tenant will pay a price greater than the price submitted in a written offer to the seller or landlord, unless otherwise instructed in a separate writing by the buyer or tenant;

(3) disclose any confidential information or any information a party specifically instructs the broker or salesperson in writing not to disclose, unless:

(A) the broker or salesperson is otherwise instructed in a separate writing by the respective party;

(B) the broker or salesperson is required to disclose the information by this chapter or a court order; or

(C) the information materially relates to the condition of the property;

(4) treat a party to a transaction dishonestly; or

(5) violate this chapter.

Intermediary may appoint Licensees to each Client

- ▶ Appointed Licensees are appointed to carry out of instructions, communicate with the client they serve, and to provide opinions and advice during negotiations
- ▶ The intermediary is to act impartially
- ▶ Appointments must be in writing
- ▶ Appointed licensees remain bound to confidentiality provisions

POWER TO APPOINT:

§ 1101.560. Associated License Holder Acting as Intermediary

(a) A broker who complies with the written consent requirements of Section 1101.559 may appoint:

(1) a license holder associated with the broker to communicate with and carry out instructions of one party to a real estate transaction; and

(2) another license holder associated with the broker to communicate with and carry out instructions of any other party to the transaction.

Power to Appoint - Sec. 1101.560 (continued)

(b) A license holder may be appointed under this section only if:

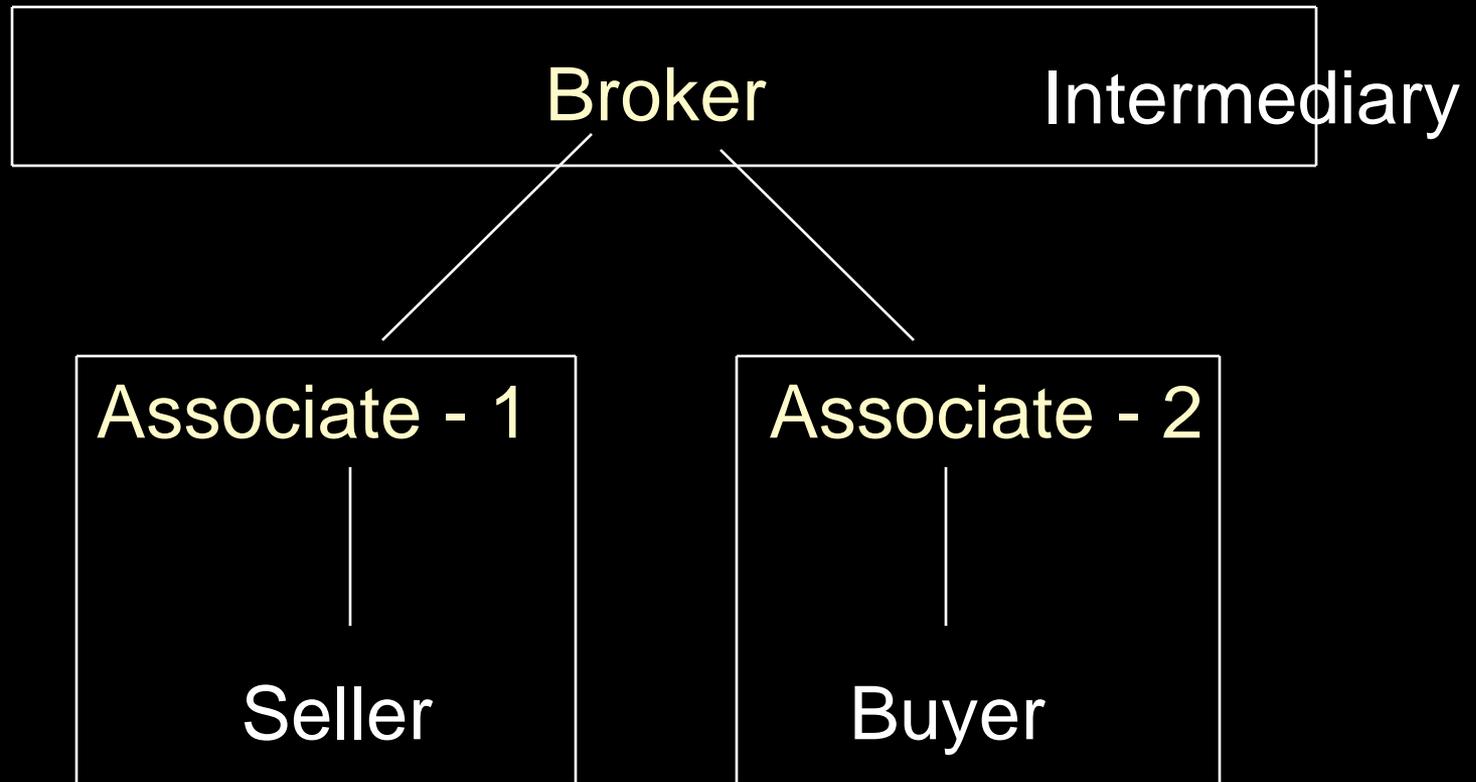
(1) the written consent of the parties under Section 1101.559 authorizes the broker to make the appointment; and

(2) the broker provides written notice of the appointment to all parties involved in the real estate transaction.

(c) A license holder appointed under this section may provide opinions and advice during negotiations to the party to whom the license holder is appointed.

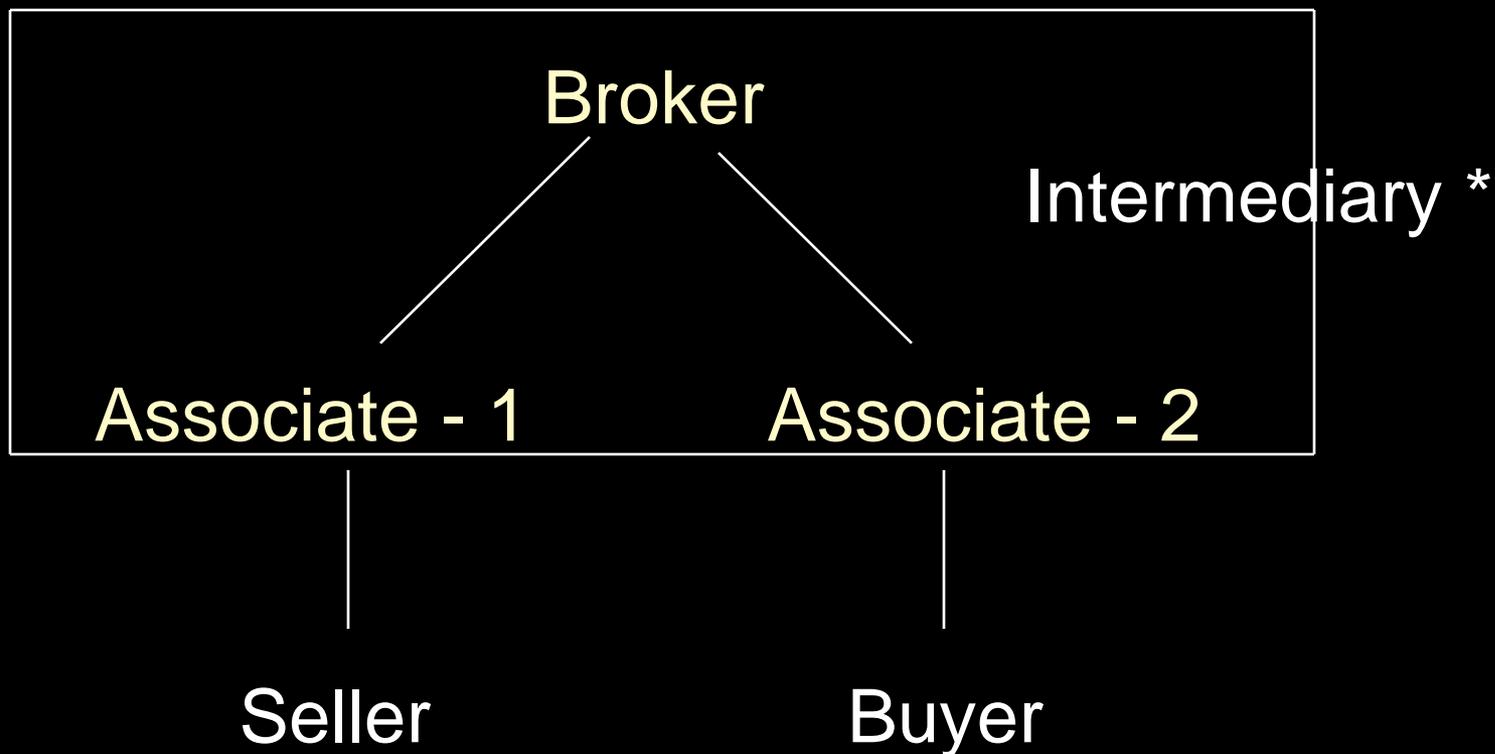
Decision to Appoint or Not Appoint &
Decisions about Compensation
between agents in the firm
is matter of Firm Policy

EXAMPLE 1

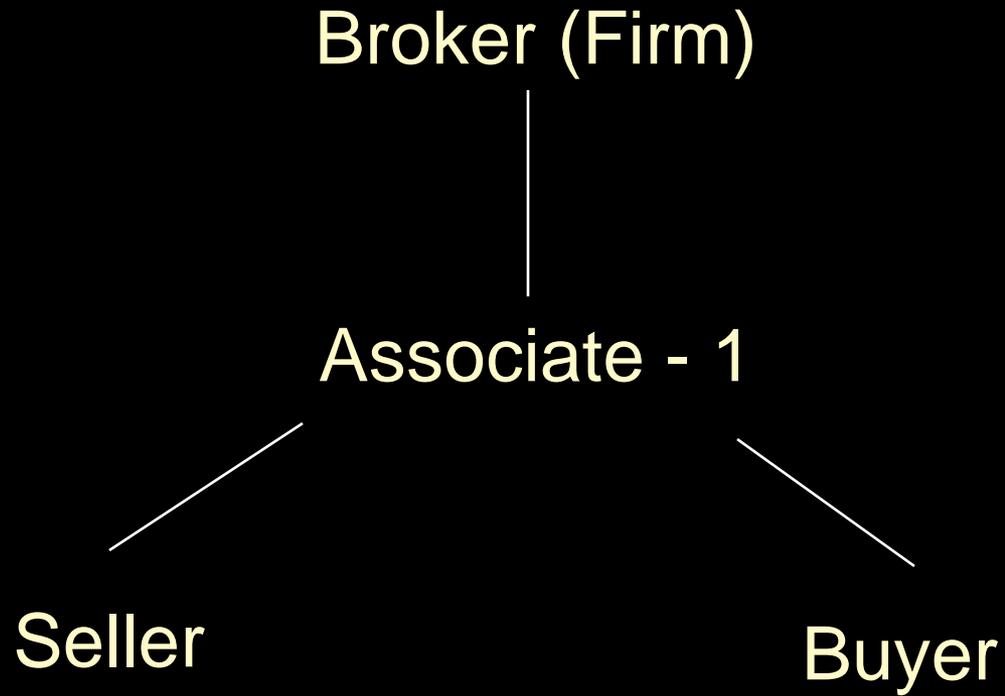


By making appointments, Associates will provide opinions and advice during negotiations. HOWEVER: RESTRICTIONS UNDER 1101.651(d) APPLY.

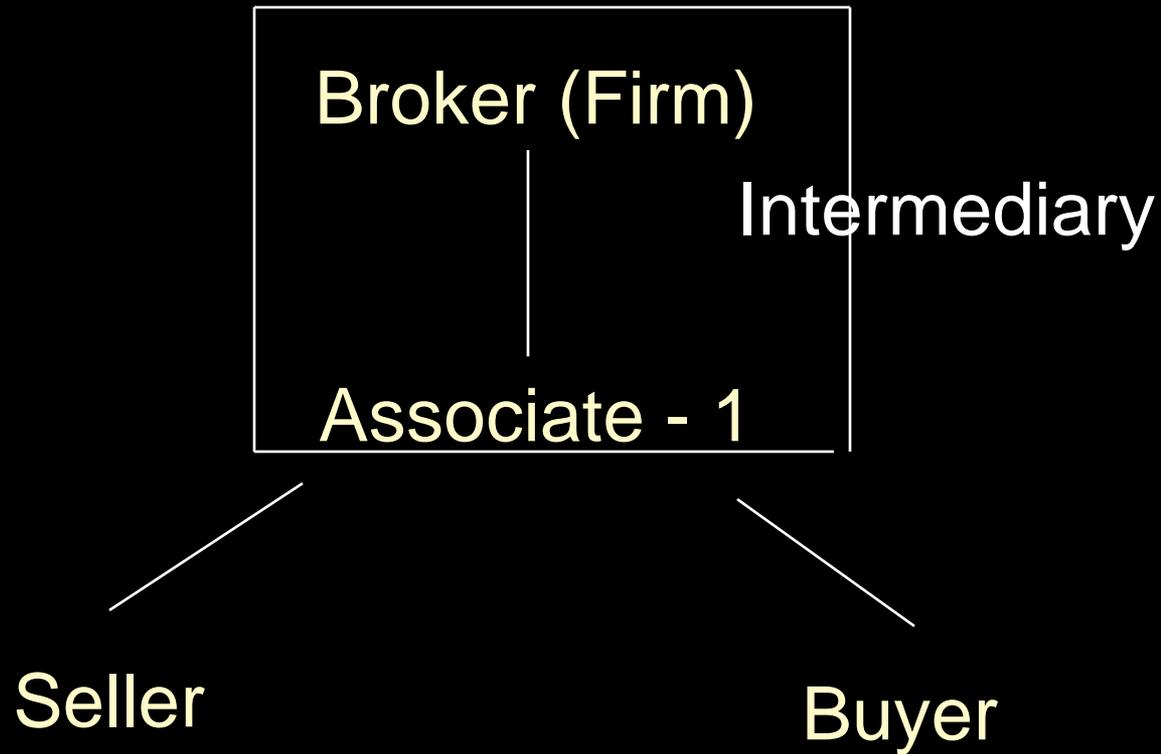
EXAMPLE 2



Restricted by Subsection (1101.651(d))
No opinions or advice during negotiations



EXAMPLE 3



No
Appointment

EXAMPLE 3 – Alternative 1

Broker (Firm)= Intermediary

Associate - 1

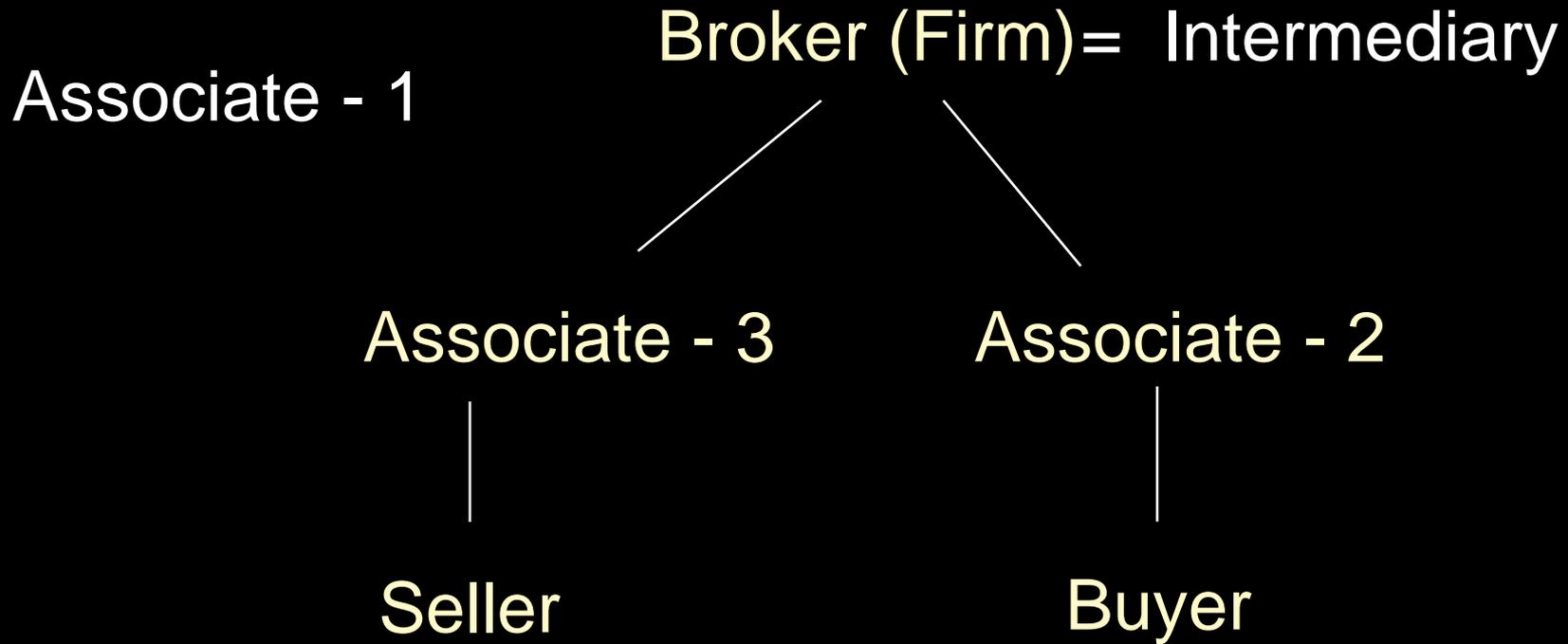
Associate - 2

Seller

Buyer

Reassign One Party
with consent of all parties

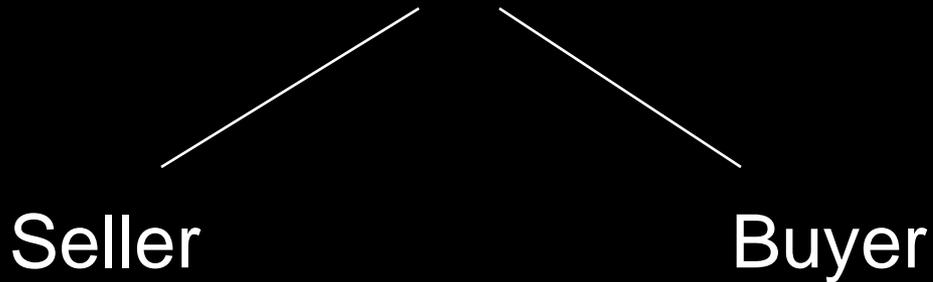
EXAMPLE 3 – Alternative 2



Reassign Both Parties
with consent of all parties

EXAMPLE 3 – Alternative 3

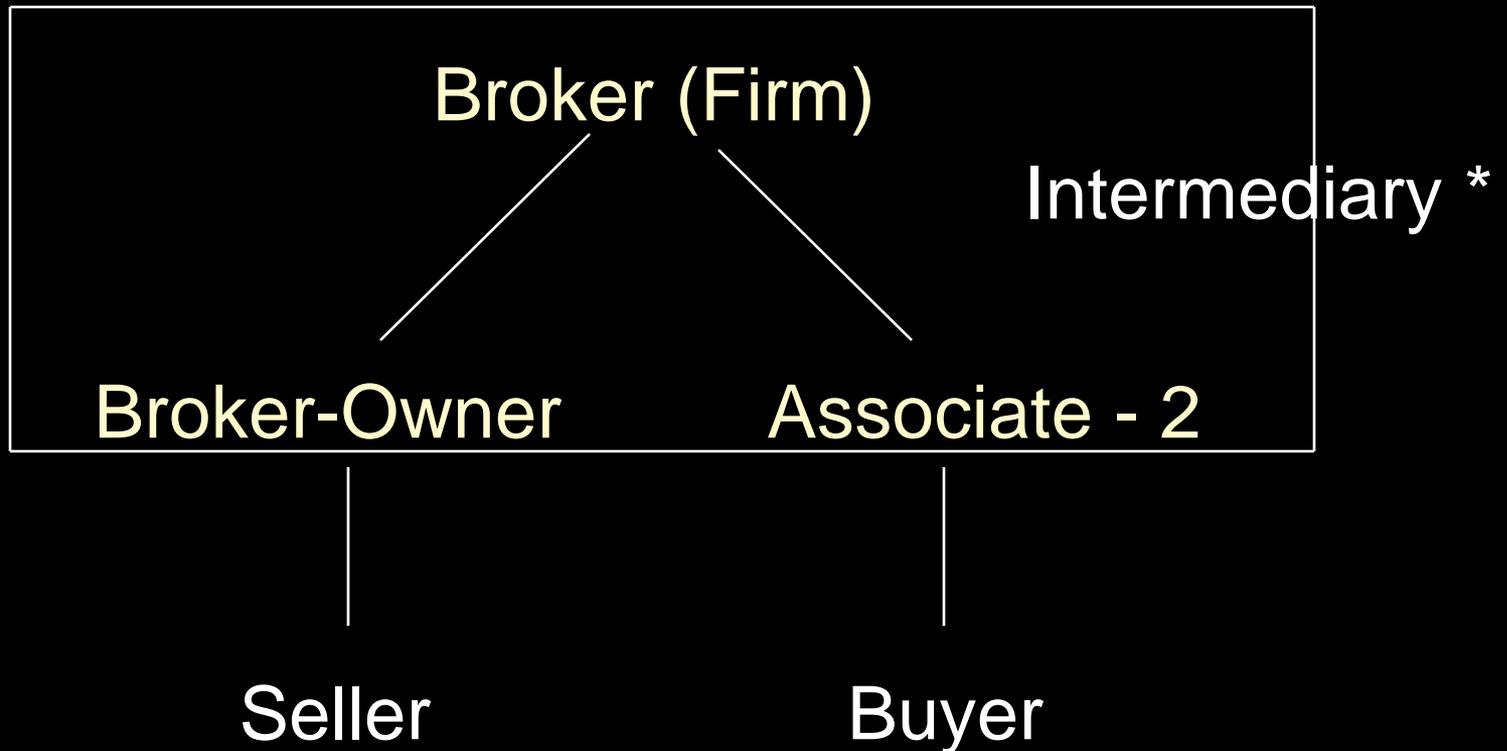
Example 4 Sole Practitioner



No appointment possible.

No opinions or advice during negotiations.
Subsection 1101.651(d) restrictions apply.

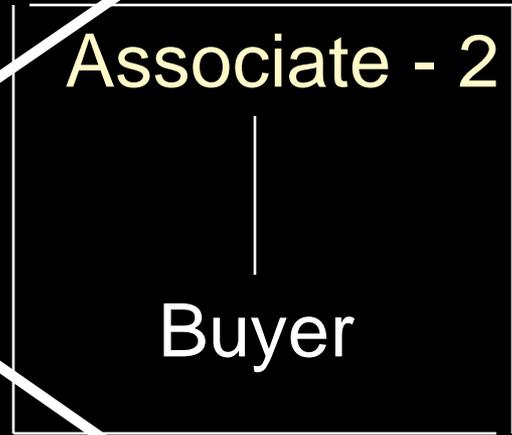
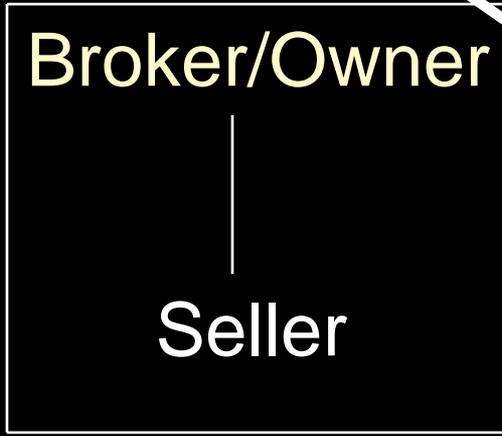
Firms where Broker/Owner is Active



Restricted by Subsection 1101.651(d)
No opinions or advice during negotiations

EXAMPLE 5 (continued)

Firm - Intermediary



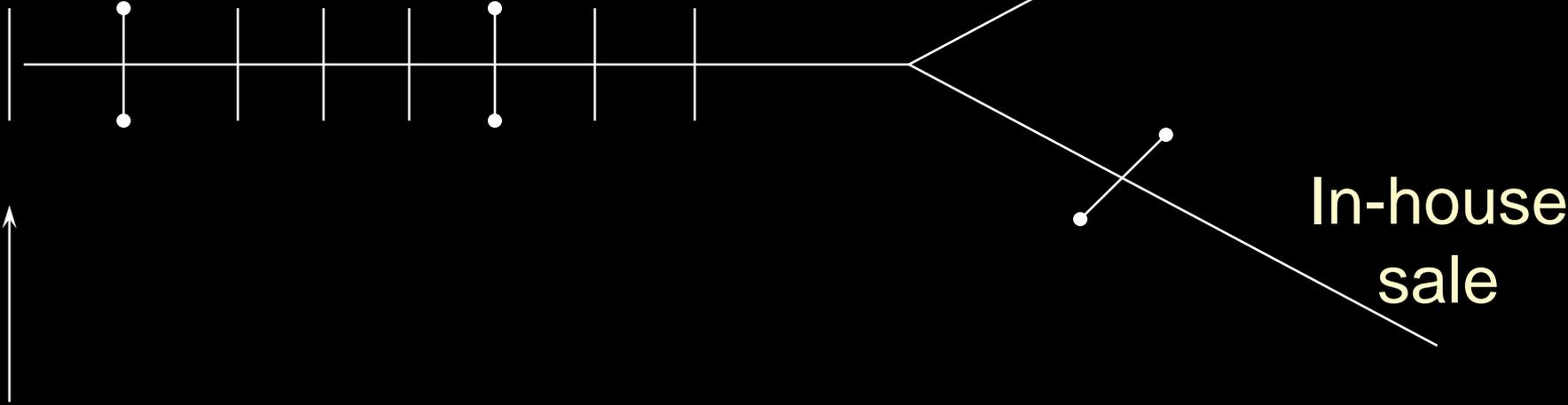
Example 5

Example 6

- Agt. orally agrees to represent buyer
- Moving to in-house sale
- Solutions?
 - Intermediary; have buyer sign buyer rep. agrmt. and authorize intermediary
 - If buyer does not agree then must terminate agency relationship with buyer

Related Question (Example 6 continued)

- Agt. has listing.
- Unrepresented buyer wants to make offer
- Must agt. move into intermediary relationship?
 - No.
 - May treat buyer as customer and represent seller
 - May move into intermediary under written consents
 - Check with company policies



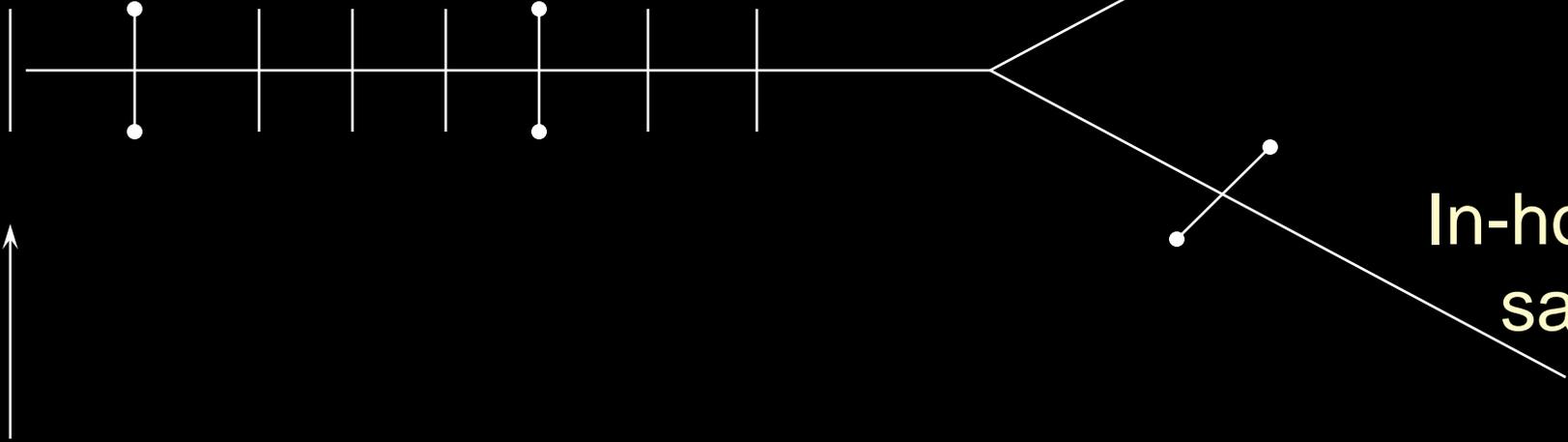
Co-op
sale

In-house
sale

Buyer Rep. Agrmnt
Written Information

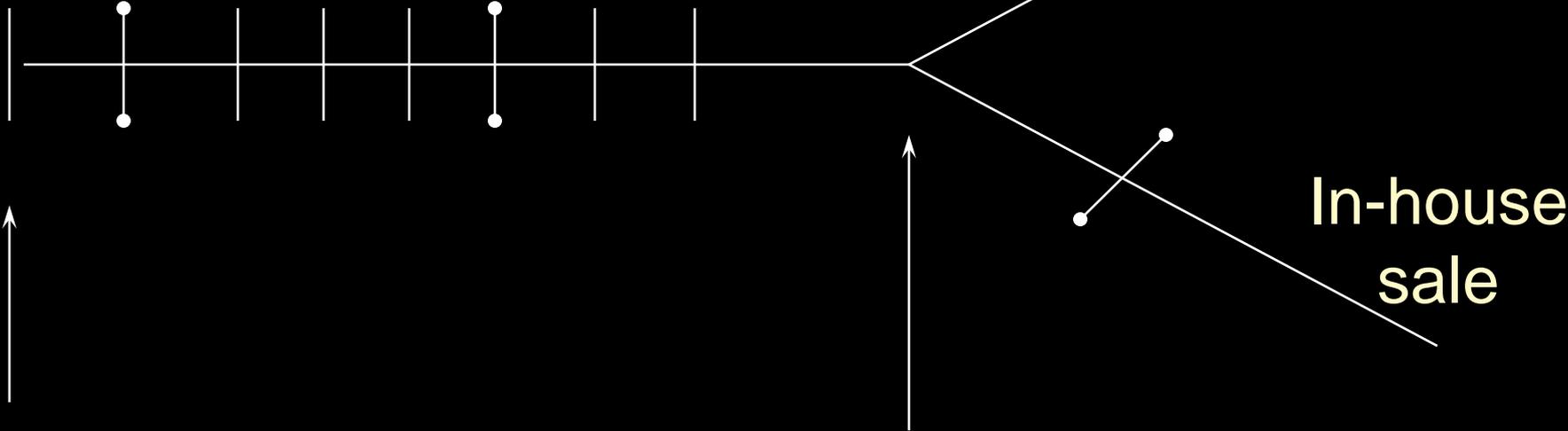
Single Buyer Representation

Co-op
sale



In-house
sale

Buyer Rep. Agrmnt
Written Information

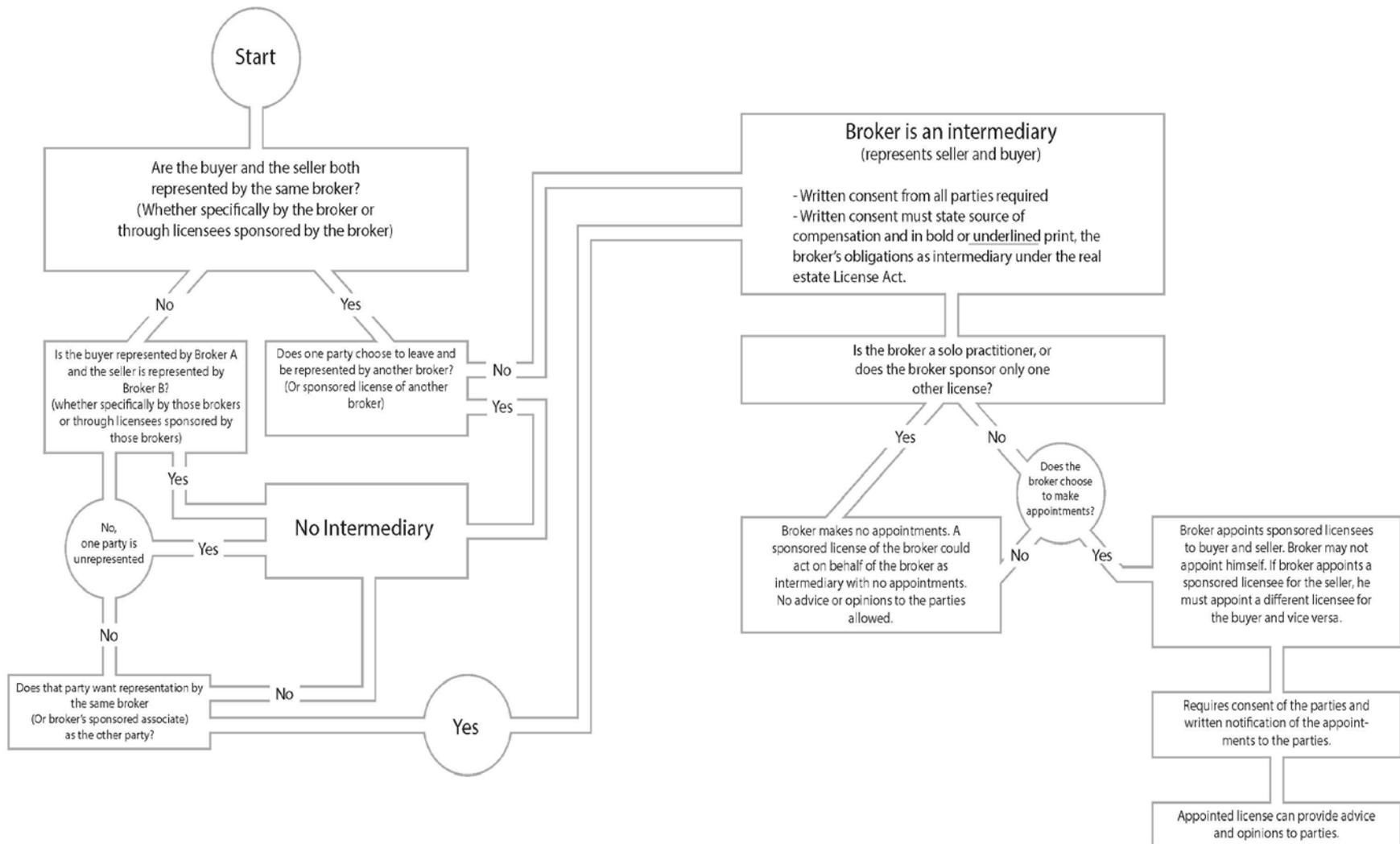


Co-op
sale

In-house
sale

Buyer Rep. Agrmnt
Written Information

Notification of
Intermediary Relationship
Appointments made.



Start

Are the buyer and the seller both represented by the same broker?
(Whether specifically by the broker or through licensees sponsored by the broker)

No

Yes

Is the buyer represented by Broker A and the seller is represented by Broker B?
(whether specifically by those brokers or through licensees sponsored by those brokers)

Yes

No, one party is unrepresented

Yes

Does one party choose to leave and be represented by another broker?
(Or sponsored license of another broker)

No

Yes

No Intermediary

Does that party want representation by the same broker
(Or broker's sponsored associate) as the other party?

No

Yes

Broker is an intermediary
(represents seller and buyer)

- Written consent from all parties required
- Written consent must state source of compensation and in bold or underlined print, the broker's obligations as intermediary under the real estate License Act.

Is the broker a solo practitioner, or does the broker sponsor only one other license?

Yes

No

Broker makes no appointments. A sponsored license of the broker could act on behalf of the broker as intermediary with no appointments. No advice or opinions to the parties allowed.

Does the broker choose to make appointments?

No

Yes

Broker appoints sponsored licensees to buyer and seller. Broker may not appoint himself. If broker appoints a sponsored licensee for the seller, he must appoint a different licensee for the buyer and vice versa.

Requires consent of the parties and written notification of the appointments to the parties.

Appointed license can provide advice and opinions to parties.

Early Termination of Agency

- ▶ Agency is highly personal
- ▶ Agency relationship may be terminated at any time by either party.
- ▶ Early termination, without cause, may subject one to contractual liability
- ▶ Upon receipt of a notice of termination from a principal, the agent should cease acting as the principal's agent & should attempt to resolve compensation due

Early Termination – Case Study

- ▶ Owner wanted to terminate a listing
- ▶ Broker said she would think about it
- ▶ Broker did not squarely respond to owner's requests to terminate
- ▶ Owner then sold property & Broker claimed a fee
- ▶ Court held broker failed to satisfy her obligations under the listing

Prior Agency Relationships

- ▶ If a prospective client approaches broker and tells broker that they are subject to an existing agency relationship, broker should take reasonable precautions
- ▶ May not interfere with an existing relationship
- ▶ Resolve any compensation issues

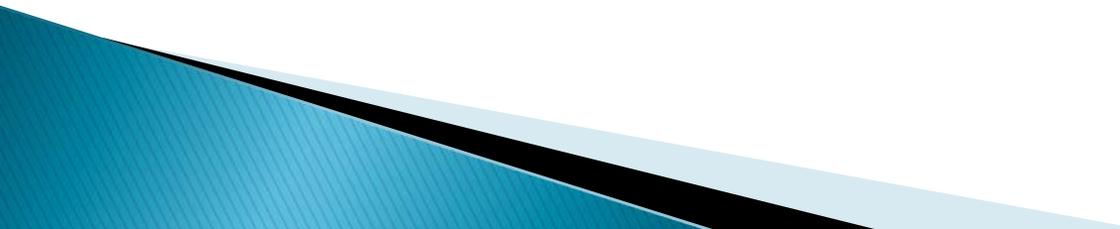
Contract Issues (Chapter 3)

- ▶ The EFFECTIVE DATE
 - Who determines?
 - How is it determined?
 - What happens if it is omitted?
 - Calculating time periods?

Special Provisions – Admonitions

- ▶ Licensee may fill in blanks of standard forms, insert factual statements and insert business details
 - ▶ Concern is when line is crossed and moves licensee into the unauthorized practice of law
 - ▶ Most forms address most issues now (e.g., Non-Realty Items Addendum now addresses personal property)
- 

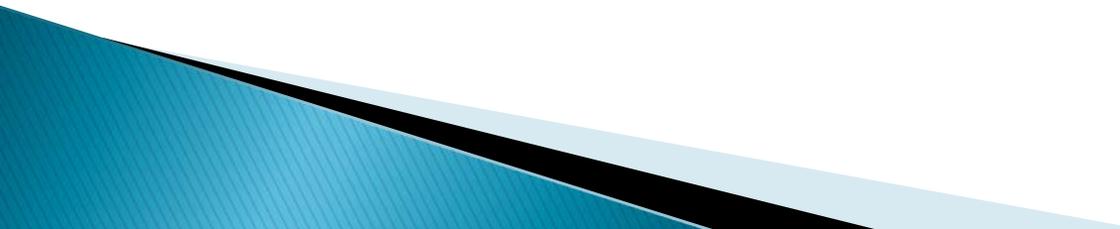
Case Study – Lewis v Foxworth

- ▶ “Both Seller and Purchaser agree that there are items of Personal Property which will be removed from the Property and that ALL fixtures which are attached to the Property will remain with the Property, said fixtures including, but not limited to fences, working pens, gates, chutes, water well fixtures, and tanks.”
- 

Case Study – Johnson v Conner

- ▶ “None of the above are available to be conveyed.”
 - ▶ Inserted in old Farm & Ranch contract form for mineral reservations
 - ▶ Now better to use Addendum for Oil, Gas & Other Minerals
- 

As-Is Clauses in Special Provisions

- ▶ Courts generally hold the Paragraph 7 language in TREC forms (“in its present condition”) is an as-is clause
 - ▶ Licensees do not need to attempt to negotiate additional as-is clauses (leave it to the principal’s attorneys)
- 

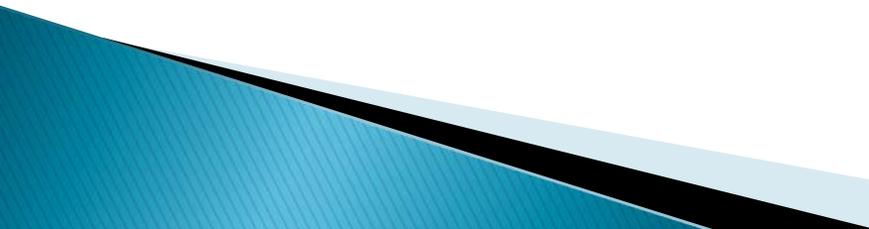
Brokerage Fees in Special Provisions

- ▶ Paragraph 8 of TREC forms provides that brokerage agreements are in separate written agreements

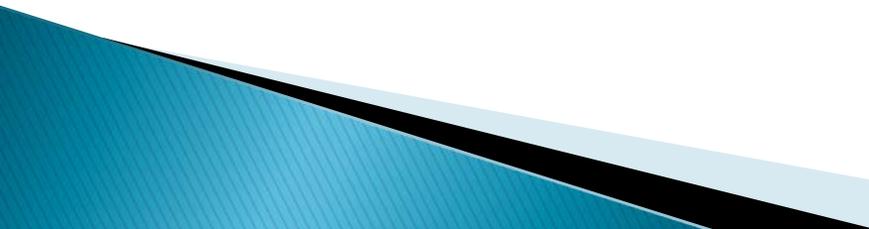


No, those are just the closing costs.
The house is an additional \$175,000.

Poorly Drafted Clauses in Special Provisions

- ▶ “This contract is subject to a satisfactory appraisal report.” (or inspection report)
 - ▶ “This contract is subject to the buyer selling buyer’s existing home.”
 - ▶ “Buyer agrees not to require seller to complete any repairs.”
 - ▶ “Buyer may begin to move-in 3 days before closing.” (or seller to stay after closing)
- 

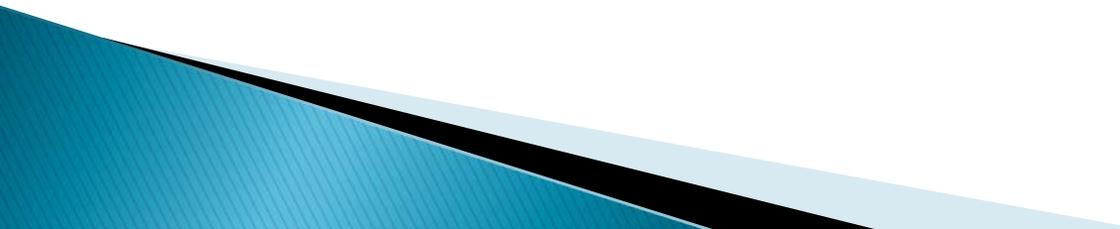
Poorly Drafted Clauses (cont.)

- ▶ “If for some reason buyer cannot obtain financing, the parties will renegotiate owner financing at that time.”
 - ▶ “Buyer requests seller to paint all exterior doors.”
 - ▶ “Seller shall provide buyer with an allowance at closing in the amount of \$1,000.00.”
- 

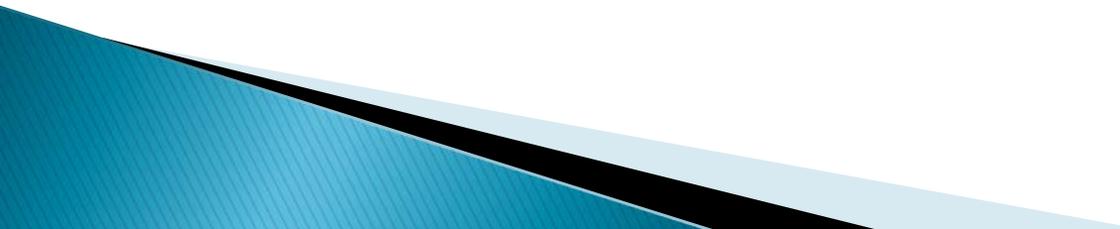
Poorly Drafted Clauses (cont.)

- ▶ “Buyer has the right to do inspections and negotiate repairs, if any, through August 4, 2011 or as soon as the property is vacated. If such negotiations do not result in mutual agreement of the parties, buyer may terminate this contract and his earnest money will be refunded.”

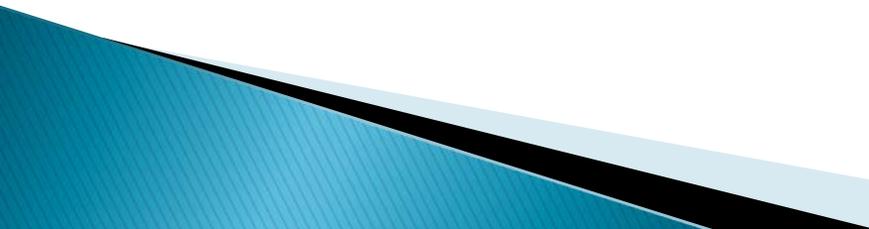
What is a factual statement?

- ▶ A statement that can be verified as true.
 - ▶ Not a provision under which the parties agree to perform obligations.
- 

What is a business detail?

- ▶ Usually an accounting term
 - ▶ Used to provide more information helpful to an audit or transaction.
 - ▶ Footnotes to help the better understand
 - ▶ Provides information about the existing obligations in other parts of the contract.
- 

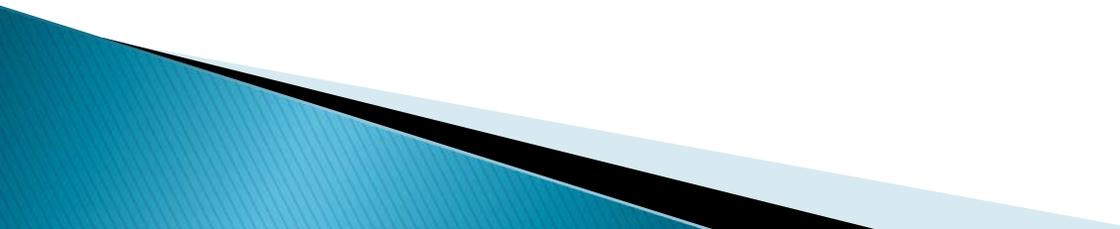
Examples of Appropriate Items for Broker Drafted Special Provisions

- ▶ Disclosure that agent is related to a party;
 - ▶ Disclosure that a party is a licensee;
 - ▶ instructions to the title company, (e.g., buyer will purchase the boundary deletion); or
 - ▶ provisions that cannot fit into a space (e.g., multiple sellers).
- 

Multiple Offers

- ▶ Misconceptions about multiple offers exist both in industry and among public
 - ▶ When seller receives multiple offers, seller can:
 - Accept one and reject others
 - Reject all
 - Reject one and counter another
 - Care should be exercised not to counter more than one (or lead the impression of such)
 - ▶ Advisable to discuss multiple offer procedure with seller early
- 

Multiple Offers (cont.)

- ▶ Agents should recall duty of fairness
 - ▶ Fairness in multiple offer = may not place one buyer in a significant negotiating advantage of the other
 - ▶ Exercise care with social media about a done deal before informing all other agents
- 

Disclosure of Defects

Property Defects (Common Questions)

- What is a defect?
 - Irregularity in surface or structure that mars its appearance or causes property to weaken or fail
 - Must be tangible and physical
 - Must be blemished or broken



Duty to Disclose Defect

- Sellers & brokers have duty to disclose known, material defects
- Duty applies in statute and common law causes of action
- 5.008 of Property Code (Seller Disclosure Notice) applies to residential properties of not more than 1 dwelling unit
- Exceptions to 5.008 – See Page 15

Property Defects (Common Questions)

- What if seller does not want to disclose, but agent knows of it (DISCLOSE and tell Seller)

Property Defects (cont.)

- Why are there multiple variations of the Seller's Disclosure Notice?
- Are there exceptions to having to use the Seller's Disclosure Notice?

Property Defects (Common Questions)

- Do relocation companies need to provide the seller disclosure notice?
- Previous deaths?
- Water penetration versus previous water penetration?
- Sex Offenders?
- Offsite Conditions?

Property Defects (cont.)

- Must a seller provide prior inspection reports to a buyer?
- Can a seller or seller's agent refuse to accept a copy of an inspection report from a buyer or buyer's agent?

Case Study

- A duty existed for a seller to make disclosure of the tenant's economic condition because the terms of the agreement between the buyer and seller provided that the seller would disclose financial information about the property.

Truth in Advertising

Advertising.



Reality.



3 concerns in License Act:

- May not mislead or deceive
- May not create a misleading impression (Standard is not truth, but misleading)
- Must identify yourself as broker or agent
 - Question is what is proper identification
 - Use “broker,” “agent,” “REALTOR”, etc.

Advertising

- ❑ A licensee must identify his license status in advertisement



Advertising (examples that do not comply)



Advertising (examples that do not comply)



Advertising (cont)

- 535.154 revised
 - Definition of advertising is broad
 - Private websites (password for clients) is not advertising
 - Broker's name must be in AD and be conspicuous (see safe harbor standard)

Safe Harbor Policy

- ❑ Ads must include Clear & Conspicuous designation as “broker,” “agent,” etc.
- ❑ No specific font-size is required, but safe-harbor standard exists





Use of Team Names

- ❑ Broker must register Team Name as an assumed name with TREC (assumed name is broker's alias)
- ❑ Broker's name does not need to appear separately except when Team Name includes a Salesperson's Name (cannot mislead as to who is in charge)



Filing Assumed Names with TREC

- ❑ Can look-up brokers' assumed names on TREC website
- ❑ TREC has form (Notice of DBA) for brokers to give notice of an assumed name to TREC
- ❑ Must file notice within 30 days of using assumed name



Corporate Names (535.154 cont.)

- Some corporate names for brokerage operations include salespersons' names
 - Permissible, but now designated officer's name must be included in the AD
- Unlicensed persons' names may appear in corporate name, but care must be given to not create impression that an unlicensed person is engaged in brokerage activity

Corporate Names

- If salesperson's name is part of the corporate name, then the designated broker's name must also appear in the advertisement
- Advertisement may not suggest that a salesperson or an unlicensed person is in charge of the brokerage operation (name of entity could give this impression)

Intellectual Property

- ▶ Licensees sued for pasting others' material on websites publications
- ▶ Need permission from author or copyright holder
 - Giving credit is probably not good enough
- ▶ See FAQ at www.copyright.gov

Intellectual Property (cont.)

▶ Rules apply to

- Photos
- Music
- Software
- Association Forms
- Blogs, websites, and social media postings

Mediation

- ▶ **Mediation** is a forum, before an impartial person, which is designed to facilitate communication between parties and to promote reconciliation, settlement or understanding.

Arbitration

- ▶ **Arbitration** is a forum where parties and counsel present their positions before an impartial party who renders a specific award.

Unlicensed Assistants (Chapter 8)

- Brokerage activity is defined in License Act (Sec. 1101.001). Requires one to:
 - Perform one of the defined acts;
 - for another
 - in the expectation of compensation.

See example of neighbor acting for and without compensation.

The Direct & Indirect Actions

- DIRECTLY assisting one in buying, selling, or leasing property typically leads TREC to conclusion that a license is required.
- INDIRECTLY assisting a licensee to help another requires more analysis

Therefore, do not place your unlicensed assistants in direct assistance.

Questions about Unlicensed Assistants

- Can they make cold calls to arrange for an agent to meet with the owners?

Questions about Unlicensed Assistants

- Can they host an open house?
- May they set up appointments for an agents to show property?
- Can they drive a buyer to property to see it?
- Can they place signs, open property, accompany inspectors, place ads AS DIRECTED by the broker?

Questions about Unlicensed Assistants

- What can an unlicensed manager do?
- Does a bookkeeper for a broker need a license?
- May the unlicensed assistants assist in arranging for financing?
- May they engage in property management?

TREC DISCIPLINARY CASES

MISIDENTIFYING THE TRUST ACCOUNT

- ✘ **After failing to deposit a security deposit check, TREC conducted an investigation and additionally learned that the broker's management accounts were not labeled as separate trust or property management accounts.**

UNTIMELY CONDO DOCUMENTS

- ✘ **Buyer who did not want to pay more than \$200 a month in association fees when buying a condo did not receive the condo documents timely.**
- ✘ **The buyer's agent was not experienced in condo sales.**
- ✘ **Broker was negligent in lack of supervision.**
- ✘ **Listing agent insisted on a hold harmless agreement being signed at closing, which was not required by the seller.**

FALSE PROMISES

- × **Prospective buyer agent acted in role of Loss Mitigation Negotiator in a short sale.**
- × **Buyer agent has sellers execute a short sale negotiation agreement.**
- × **Seller signed the agreement under the impression that the buyer would buy the property.**

ROOF REPAIRS IN A CONDO

- ✘ **Seller signed an amendment to repair the roof, but only the association could repair the roof.**
- ✘ **By the time the buyer learned the HOA would not repair the roof before closing, the buyer's option had expired.**
- ✘ **Buyer canceled but cost him \$1,449**

MISSING RENT

- ✘ Broker acted as an intermediary.
- ✘ Failed to notify seller that buyer had not deposited earnest money.
- ✘ Failed to notify seller that he rented property out before closing and did not properly account for the rent to the seller.

IGNORING THE CLIENT

- ✘ Property manager failed to tender rent to owner and failed to follow owner's instructions.
- ✘ Property manager accommodated tenant to the detriment of the owner and failed to keep the owner informed.



Ethics:

The End