

**BROWNFIELD REVOLVING LOAN FUND
APPLICATION FOR HAZARDOUS SUBSTANCE
OR PETROLEUM REMEDIATION**

**Part A
APPLICANT AND
PROJECT INFORMATION**

January 2012

Applicant Authorization and Certification

I understand that by signing this application, I grant the Ohio Department of Development or its authorized agents access to any records needed for verification and evaluation of the information provided in this application. I understand that filling out this application does not guarantee that I will receive assistance.

I certify that the information I have provided in this application is, to the best of my knowledge, a true, accurate and complete disclosure of the requested information. I understand that I may be held civilly and criminally liable under Federal and State law for knowingly making false or fraudulent statements.

Applicant

Signature

Date

Name (Print)

Title

OVERVIEW:

The purpose of the Brownfield Revolving Loan Fund (BRLF) program is to provide low-interest loans for cleanup of hazardous substance or petroleum contaminated brownfield sites. **Loan funds may be used only for cleanup/remediation purposes** ([BRLF Policy Section 5.0](#)). In order to be eligible for program funding, applicants must show compliance with the United States Environmental Protection Agency (EPA) All Appropriate Inquiry Rule and complete the required environmental assessments as determined by the EPA and the Department of Development (Department). The program is capitalized through a grant from the US EPA and thereby includes requirements set by the Department as well as requirements set by the US EPA. Some of these requirements include: site-specific eligibility determinations for borrowers, public notification and interaction throughout the project, and project-specific document generation and retention. The Department places a high priority on brownfield redevelopment for an economic benefit. Projects which create an immediate economic benefit will be prioritized in the review and approval process. However, the program also is able to fund projects in which a general community benefit will be realized (i.e. greenspace creation). The program will require each project to have financing in place in order to complete remediation to applicable cleanup standards, at minimum. Each project also must demonstrate adequate financing, or the ability to obtain financing, for site development or long-term property maintenance. The Department will seek to fund those projects which can demonstrate ability to repay, project reasonableness, economic or community benefits, and readiness to proceed.

INSTRUCTIONS (Please see the [BRLF Program Policy](#) for specific details):

1. Provide all information, responses to questions and required documentation in the format prescribed in this application.
2. Provide documents in 3-ring binders – Please do not overstuff the binders!
3. Place separation pages and corresponding tabs identifying required attachments.
4. Provide a draft of Attachments A11 & C3 to the Department prior to public notice period.
5. All applications for funding must fulfill public notice requirements as outlined in [BRLF Program Policy Section 17](#) prior to being submitted to the Department.
6. Register project site with Ohio EPA's Brownfield Inventory prior to the end of the public notice period (see Attachment A15).
7. Submit the following documents to the address listed below:
 - **One Original Hard Copy – Parts A, B & C (after the public notice period)**
 - **One Electronic Copy - Parts A, B & C (a draft will be accepted during the public notice period to expedite review)**

THE OHIO DEPARTMENT OF DEVELOPMENT
OFFICE OF REDEVELOPMENT
ATTN: Erin Hazelton
77 SOUTH HIGH STREET
COLUMBUS, OHIO 43215-6130
(614) 995-2292
<http://development.ohio.gov/Urban/>

<i>APPLICANT INFORMATION</i>	
Applicant Legal Name	
Project Name	
Applicant DUNS Number	
Address (Street, City, Zip, County)	
Type of Funding Requested (hazardous or petroleum)	
Amount Requested	
Match	
Total Project Costs	

<i>PART A REQUIRED INFORMATION</i>	
Attachment A1	Project Summary Document
Attachment A2	Concept Plan, Time Schedule for Redevelopment
Attachment A3	Project Contact Sheet and Resumes of Key Individuals
Attachment A4	Copy of Site Eligibility Determination Form along with any approval notifications from the Ohio Department of Development, BUSTR or the USEPA.
Attachment A5	<p>Supporting Resolution or Ordinance from legislative authority(ies) of the community in which the property is located supporting the application submittal. Sample included in Appendix 2.</p> <p>For governmental entity applicants: This attachment is required only if the project is located in a separate jurisdiction i.e. county is the applicant and the project is located in a city or township jurisdiction.</p> <p>For private and non-profit entity applicants: This is required of all non-governmental entities applying for funds. The entity in whose jurisdiction the project is located must approve this resolution.</p>
Attachment A6	Tax Information and Disclosure Form. Form included in Appendix.
Attachment A7	Financial Liability Form. Form included in Appendix.
Attachment A8	Partnership Agreement between Applicant and Development Partner, if applicable.

<p>Attachment A9</p>	<p>Copy of legal description, location map, property features map and plat maps. Plat maps must include survey points and color-coded or numbered parcels, matching the legal description. (Legal descriptions should be from the property deed and/or stamped and signed by a licensed surveyor)</p>
<p>Attachment A10</p>	<p>Copy of title(s), access agreement(s) and purchase agreement(s), if applicable, for the entire project property.</p>
<p>Attachment A11</p>	<p>Community Relations Plan - Must be submitted to Department for review prior to public notice period.</p>
<p>Attachment A12</p>	<p>Copy of Library Receipt of Application, Proof and Copy of Newspaper publication of Notice, Photograph of Property Sign and date posted. Refer to RLF Policies for public notice requirements: BRLF Policies</p>
<p>Attachment A13</p>	<p>Copies of any comments received during public notice period, minutes of the public hearing and a list of any changes made to the application as a result of public comment.</p>
<p>Attachment A14</p>	<p>Letters of Support (optional)</p>
<p>Attachment A15</p>	<p>Ohio EPA Brownfield Inventory Application http://epa.ohio.gov/Default.aspx?tabid=2530</p>
<p>Attachment A16</p>	<p>Ohio State Historic Preservation Office Section 106 summary (if applicable). http://www.ohiohistory.org/resource/histpres/services/s106-05.html</p>
<p>Attachment A17</p>	<p>Documentation from the Internal Revenue Service and Ohio Secretary of State: tax status and Certificate of Good Standing. These documents <u>do not</u> need to be included for public review but need to be provided in final application submitted to ODOD afterwards.</p>

Attachment A1

Project Summary Document

Provide a one to two paragraph response for each item below. Total length of the project summary must not exceed five pages including graphics. All statements in the summary must be supported in the appropriate attachments.

- Economic and Community Benefits
 - End user, number of jobs created or retained, wages, total investment on the property (redevelopment), and taxes created
 - For projects with job creation and retention: Please provide a description of the type of job and the hourly wage along with job growth estimates for 3 years following project completion.
 - For tax generating projects please provide a calculation sheet with the figures for new or additional taxes including income and property. A description of how to calculate real estate taxes can be found on the Division website: [Calculating Real Estate Taxes](#)
 - For projects creating recreational or public greenspace provide a description of the proposed improvements to the site and the need for this type of end use. Also provide a description by whom and to what extent the property will be maintained.
 - Projects fit with master plan and importance to the community
 - Describe other sources of funding that will help this project succeed
- History of the project property
- Environmental Improvement
 - List all Chemicals of Concern (COC's) and associated impacts
 - Summarize the remedial activities to take place on the site
- Project readiness to proceed if funded

Attachment A2

Concept Plan and Time Schedule for Redevelopment

- Concept Plan - Site Renderings, drawings and design
- Time schedule for redevelopment - Gantt format with key project milestones

Attachment A3

Project Contact Sheet and Resumes of Key Individuals

- Contact Sheet containing information for the Applicant CEO, Project Contact, Environmental Professional and if applicable Development Partner. Sample sheet provided in Appendix section.
- Resumes of Key Individuals (i.e. project principals (e.g., developer(s), investor(s), consultant(s), attorney(s)) etc.)

Attachment A4

Site Eligibility Form

Provide a copy of the Site Eligibility Determination Form previously submitted for this project along with any approval documentation from the Ohio Department of Development, BUSTR or the USEPA. ATTACHMENTS OF THE ORIGINAL FORM ARE NOT REQUIRED.

Attachment A5

Supporting Resolution or Ordinance from legislative authority (ies) of the community in which the property is located supporting the application submittal. Sample included in the Appendix.

For governmental entity applicants: This attachment is required only if the project is located in a separate jurisdiction i.e. county is the applicant and the project is located in a city or township jurisdiction.

For private and non-profit entity applicants: This is required of all non-governmental entities applying for funds. The entity in whose jurisdiction the project is located must approve this resolution.

Attachment A6

Tax Information and Disclosure Information

Sample provided in Appendix section.

Attachment A7

Financial Liability Form

Sample provided in Appendix section.

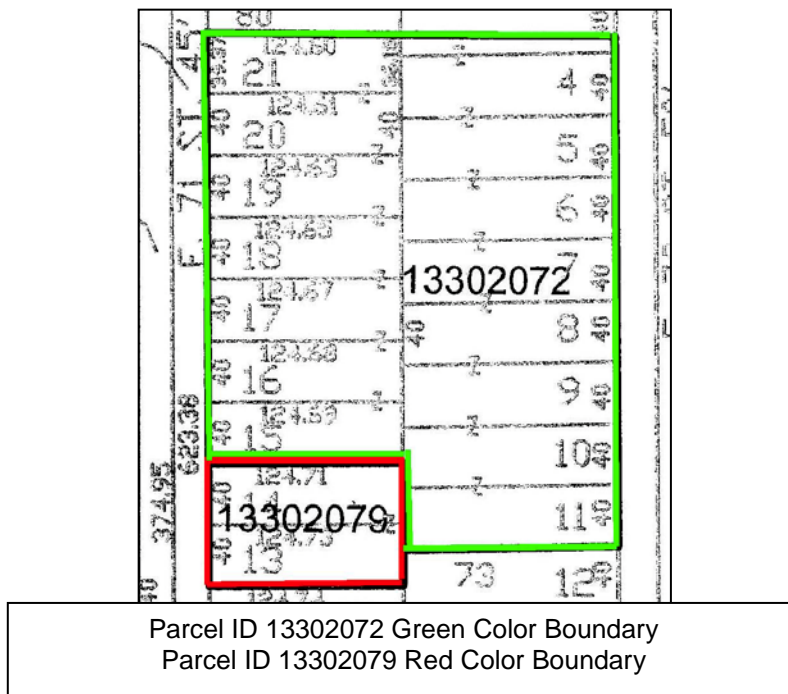
Attachment A8

Partnership Agreement

Agreement between Applicant and Development Partner, if applicable, must be complete, but may be unsigned.

Attachment A9

- Legal description - either from the property deed or stamped and signed by a licensed surveyor
- Property Map(s)
 - The project property boundary shall be submitted as an 8.5x11 hardcopy image which contains a clearly delineated property boundary displayed on top of a high resolution aerial photograph or a USGS 7.5 minute topographic map
- Plat Map(s)
 - Include survey points
 - Color-code parcels per legal description (see example below)



As shown above please indicate, through the use of color coding, parcels within the project area and describe them in a legend.

Attachment A10

- Title
- Access Agreement
- Purchase Agreement

Applicants must provide the copies of the current title(s) for the entire project property. If the Applicant is not the current owner, an access agreement must be provided. Access agreements must be valid for the time period that covers the date the application enters the library through loan closing. Agreements must be between the applicant and the property owner not the applicant's development partner or consultant. **All property acquisitions must occur prior to loan closing as the Borrower must own the property during the term of the loan agreement in order to secure the loan.**

Attachment A11

Community Relations Plan

This document is necessary in order to satisfy public notice requirements. The document should include, at a minimum, the applicant's plan for keeping the community informed about the project as well as provide a means for the community to contact individuals with questions or to review the project documents. Applicants must submit this document to the Department for review prior to the public notice period.

Attachment A12

Public Notice Requirements

- Copy of Library Receipt of Application
- Proof and copy of Newspaper publication
- Photograph of the sign on the property and date the sign was posted; Or provide the date when the sign is to be posted ([BRLF Program Policies Section 17](#))

Attachment A13

Public Meeting Information ([BRLF Program Policies Section 17](#))

- Comments received during public notice period
- Minutes of public meetings
- Responsiveness summary addressing public comments

Attachment A14

Letters of Support

Provide any letters of support received for this project – this does not impact eligibility of the project for the program

Attachment A15

Ohio EPA Brownfield Inventory Application

Attachment A16

Ohio Historic Preservation Office, Section 106 review project summary form (submitted to OHPO for review)

Attachment A17

Copies of IRS tax status certification and Ohio Secretary of State Certificate of Good Standing (if applicable).

APPENDIX

ATTACHEMENT A3

Contacts Sheet

	Applicant CEO	Project Contact	Environmental Professional	Development Partner
Name				
Title				
Organization				
Address				
Phone				
Fax				
E-mail				

APPENDIX

ATTACHMENT A5

SUPPORT RESOLUTION OR ORDINANCE

A (RESOLUTION OR ORDINANCE) IN SUPPORT OF AN APPLICATION TO THE DEPARTMENT OF DEVELOPMENT

WHEREAS, (NAME OF SUPPORTER) IS INTERESTED IN SUPORTING THE (NAME OF APPLICANT) APPLICATION TO THE DEPARTMENT OF DEVELOPMENT FOR THE BROWNFIELD REVOLVING LOAN FUND – (NAME OF PROJECT)

WHEREAS, The State of Ohio, through the Department of Development, provides financial assistance to local governments for the purpose of addressing local needs; and

WHEREAS, (NAME OF APPLICANT) is submitting a Brownfield Revolving Loan Fund Program Application to complete eligible activities, including but not limited to the performance of remedial activities at the (NAME OF PROJECT) redevelopment project; and

WHEREAS, (PROJECT NAME) is an approximately (#) acre property located principally at (PROJECT ADDRESS) identified as Permanent Parcels Numbers (PARCEL ID NUMBERS) and located within the boundary of (NAME OF SUPPORTER JURISDICTION)

WHEREAS, (NAME OF APPLICANT) intends to remediate the property, which formerly operated as the (FORMER NAME or OPERATION) for redevelopment into (PROPERTY END USE); and

WHEREAS, (NAME OF SUPPORTER) is committed to working with (NAME OF APPLICANT) to pursue the remediation and redevelopment of the property; and

WHEREAS, the Brownfield Revolving Loan Fund loan or grant is vital to making the completion of the (PROJECT NAME) redevelopment project economically feasible.

NOW, THEREFORE BE IT HERBY RESOLVED that the (NAME OF SUPPORTER) approves and authorizes (NAME OF APPLICANT) to submit a Brownfield Revolving Loan Fund application for work at the (PROJECT NAME), and the Department of Development is encouraged to fund this innovative and worthwhile project.

I hereby certify that the above is a true and accurate copy of a resolution adopted at the (DATE) regular meeting of the (NAME OF SUPPORTER BOARD OR COUNCIL).

CERTIFIED BY: _____
NAME, TITLE AND DATE

APPENDIX

ATTACHMENT A6

**AUTHORIZATION TO RELEASE TAX INFORMATION
OHIO DEPARTMENT OF DEVELOPMENT AND JOBSOHIO**

I, _____, (printed name of taxpayer) hereby authorize the Ohio Department of Taxation and any of its agents and/or employees to release my tax records to the Ohio Department of Development ("Agency") and/or JobsOhio. I understand that these records may be used by the Agency and/or JobsOhio to ensure my taxpayer compliance with all tax laws and to verify the information reported to the Agency and/or JobsOhio for various purposes relating to evaluation of potential tax credits, grant awards, or loan issuances. Except as authorized by this waiver, the Agency and/or JobsOhio must maintain the confidentiality of the information received pursuant to O.R.C. 1347.15(H) with respect to this waiver.

I certify under penalties of perjury that I am the taxpayer identified below or an agent authorized to certify on its behalf.

Company Name: _____

Name and Title Of Authorized Agent (printed): _____

Signature Of Authorized Agent: _____

Date: _____

Company Address: _____

Company Telephone Number: _____

Social Security Number (if an individual): _____

Federal Employer Identification Number: _____

Ohio Charter Number: _____

Ohio Franchise Tax Identification Number: _____

Commercial Activity Tax Account Number: _____

Ohio Employer Withholding Account Number: _____

Ohio Vendor's License Number: _____

Ohio Consumer's Use Tax Account Number: _____

Ohio Direct Pay Permit Number: _____

APPENDIX

ATTACHMENT A7

Financial Liability Form

Explain any outstanding financial liabilities you (applicant or development partner) have with state or local governments in Ohio. Whether or not the amounts are being contested in a court of law, do you and/or your organization owe:

Any delinquent taxes to the State of Ohio (the "State"), a state agency, or a political subdivision of the State?

Yes No

Any monies to the State or a state agency for the administration or enforcement of the environmental laws of the State?

Yes No

Any other monies to the State, a state agency, or a political subdivision of the State that are past due?

Yes No

Are you or the applicant(s) the subject of any existing tax lien?

Yes No

If you answered "yes" to any of the above, please provide details of each instance including, but not limited to, the location, amounts, and case identification numbers (if applicable). Attach additional sheets if necessary.

Signature

Date

Name/Applicant Name/Title

**BROWNFIELD REVOLVING LOAN FUND
APPLICATION FOR HAZARDOUS SUBSTANCE
OR PETROLEUM REMEDIATION**

**Part B
FINANCIAL INFORMATION**

January 2012

<i>PART B</i> <i>REQUIRED INFORMATION</i>	
Attachment B1	Most Recent Audit or Auditor Report from State Auditor's Website: http://www.auditor.state.oh.us/AuditSearch/Search.aspx
Attachment B2*	Three years historical financial statements (balance sheet, profit and loss)
Attachment B3*	Interim financial statement (not more than 90 days old)
Attachment B4*	Projected financial statements for the current and next three years (balance sheet, profit and loss including all assumptions)
Attachment B5*	Personal financial statements, if applicable
Attachment B6	Real Estate Appraisal
Attachment B7	Pro forma for the development project, if applicable
Attachment B8	Participating Parties and Lenders Contact Sheet
Attachment B9	Sources and Uses of Funds Sheet

*Not required to be presented during the public notice period (B2, B3, B4, B5)

Attachment B1

Most Recent Audit or Auditor Report

For private and non-profit entities: A copy of the entity's most recent audit and findings, if any.

For local government entities: A copy of the most recent auditor report from the state auditor's website: <http://www.auditor.state.oh.us/AuditSearch/Search.aspx>

Attachment B2

Three Years Historical Financial Statements

For private and non-profit entities: Copies of the past three years historical financial statements is required. If the entity is newly-formed and has no historic financial information, provide the previous three years tax returns or returns for as many years the entity has filed whichever is greater.

For local government entities: Copies of the past three years budgets are acceptable if financial statements are not available.

Attachment B3

Interim Financial Statement

For private and non-profit entities: A copy of an interim financial statement not more than 90 days old.

For local government entities: A copy of the current budget updated not more than 90 days prior to the date of application submittal.

Attachment B4

Projected Financial Statement

For private and non-profit entities: A copy of a projected financial statement for the upcoming three years.

For local government entities: A copy of a budget for the upcoming three years.

Attachment B5

Personal Financial Statement

For private and non-profit entities only: Copies of personal financial statements for the major investment partners in the organization (any one individual which is vested more than 25%).

Personal guarantees may be required for private and non-profit entities as security for the loan.

Attachment B6

Real Estate Appraisal

Provide an appraisal for the property dated not more than two years prior to the date of submission. Appraisals must be from licensed certified appraisers detailing the current condition and estimated value of the property. Also appraisals which estimate the post-cleanup value of the property are accepted.

Attachment B7

Pro Forma for the Development Project

If applicable, provide a pro forma sheet detailing the costs and profits of the development project.

This document is not required for projects creating greenspace or community improvement projects. In most instances this document will directly apply to residential/commercial projects in which tenants will be leasing or renting property.

Attachment B8

Participating Parties and Lenders Contact Sheet

In the table below provide contact information for each party and/or lender participating in the project.

Entity	Name of Firm	Contact Person	Phone	E-mail
Attorney				
Accounting				
Consultant				
Real estate Agent				
Community Contact				

Attachment B9

Sources and Uses of Funds Sheet

The Sources and Uses of Funds Sheet is provided on the following page or is available for download as a Microsoft Excel document by request.

For the purposes of the BRLF program, the Sources and Uses of Funds Sheet should record only activities required for project completion as 'Total Project Costs': environmental insurance, clearance, demolition, cleanup/remediation.

For future costs not included in Total Project Costs, each item must be accompanied by a letter or other documentation demonstrating the funds are secured or by what date the funds will be secured for the project (i.e. acquisition or development costs not yet incurred which will be provided by an entity other than the applicant).

Attachment B8: SOURCES AND USES OF FUNDS									
Sources of Funds		Uses of Funds							Totals
Type of Entity	Name/ Organization	Assessments	Acquisition	Environmental Insurance	Clearance	Demolition	Cleanup Remediation	Development Costs	
Applicant									\$ -
Local***									\$ -
									\$ -
									\$ -
State***									\$ -
									\$ -
									\$ -
Federal***									\$ -
									\$ -
									\$ -
Private***									\$ -
									\$ -
									\$ -
<i>SubTotal</i>		\$	\$	\$	\$	\$	\$	\$	\$ -
Total Project Cost									\$ -
Total Overall Cost									\$ -
Percentage Total Match		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Percentage of Applicant Match For the Project		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Notes									
***Documentation must be provided from each entity demonstrating their commitment									
Revolving Loan Fund Dollars may not be used for Assessments, Acquisition, Clearance, Demolition or Development Costs									
Clearance = Solid Waste Removal (e.g. clearing or grubbing of vegetation, trees or organic material prior to remediation)									
Total Project Cost = only those dollars necessary to the 'project' completion (environmental insurance, clearance, demolition, cleanup/remediation)									



Department of
Development

BROWNFIELD REVOLVING LOAN FUND PROGRAM APPLICATION

ASBESTOS REMEDIATION

Part C ENVIRONMENTAL INFORMATION

January 2012

<i>PART B REQUIRED INFORMATION</i>	
Attachment C1	Project Assumptions and Cost Estimate (PACE) Utilize format included as Attachment C1
Attachment C2	3 rd Party Cost Estimates for Project Activities greater than \$25,000
Attachment C3	Analysis of Brownfield Cleanup Alternatives – Must be submitted to Department prior to public notice period.
Attachment C4	Not Required
Attachment C5	Phase I Property Assessments Report (if available)
Attachment C6	Not Required
Attachment C7	Additional Assessment Reports (i.e. Asbestos Inspection and Demolition Report)

Attachment C1

Project Assumption and Cost Estimate (PACE) Document

This section includes all project assumptions and cost estimates that were developed for this loan application. The applicant must provide the following information:

1.0 Overall Costs

Provide an overall estimate of project costs for the property separated into the following four major categories: acquisition, demolition, cleanup/remediation and infrastructure.

2.0 Major Tasks

Provide a list of all major demolition and cleanup/remediation tasks associated with the project. If applicable, include a description of the demolition methods and to-scale maps showing which structures will be demolished.

3.0 Estimates for Soil, Ground Water and Asbestos Containing Material

Provide all calculations and assumptions used to determine the estimated volume of contaminated soil, ground water or asbestos containing material, which will be remediated in each of the property's Identified Areas. If applicable, include a to-scale map identifying all at grade and sub-grade areas that will be actively remediated.

4.0 Backfill Estimates

Show all calculations and assumptions used to determine the estimated volume of backfill material, which will be placed at the property for the purposes of this project.

5.0 Demolition and Debris Disposal Estimates

Show all calculations and assumptions used to determine the estimated demolition activities and procedures for disposal of the debris generated from the property for the purposes of this project. The calculations should include dimensions of site structures which will be demolished, including subgrade areas and a description of the building materials (i.e., brick, concrete, sheet metal, asbestos, etc.). Please note the amount of material to be recycled and the amount to be removed from the site.

6.0 General Waste Estimates

Show all calculations and assumptions used to determine the estimated volume of waste materials (i.e., hazardous materials, PCB ballasts and transformers, fluorescent bulbs, etc.) that will be removed from the project property.

7.0 Detailed Costs

Provide detailed third party cost estimates that correspond to the established remedial activities including any contingencies. Costs must be itemized and unitized. Costs for individual activities must be separated (i.e., show the cost per well or soil boring, staff time and analytical costs). All subcontractor costs over \$25,000 must be supported by a cost estimate provided by a potential subcontractor (include in Attachment B2). Any remedial cost estimates must be certified by the project Environmental Professional for petroleum projects or by the Certified Professional for Voluntary Action Program hazardous substance projects. Any non-remedial cost estimates including demolition and infrastructure, must be certified by an Ohio Professional Engineer.

Attachment C2

3rd Party Cost Estimates for Project Activities greater than \$25,000

Provide cost estimates for project activities as detailed in the PACE document which are greater than \$25,000 and will be performed by a sub-contractor. The estimate should be provided by a potential subcontractor for the project. These costs include both remedial activities as well as any demolition activities.

Attachment C3

Analysis of Brownfield Cleanup Alternatives (ABCA Document) – Must be submitted to Department for review prior to public notice period.

This document must provide, at a minimum, three cleanup alternatives for the property described in detail with a discussion regarding effectiveness, implementation, impacts and cost. An outline of required sections is listed below.

- 1.0 Purpose
- 2.0 Physical Location and Property Description
- 3.0 Site History
- 4.0 Remedial Investigations
- 5.0 Proposed Actions and Estimated Costs
- 6.0 Alternatives Analysis
- 7.0 Recommended Alternative
- 8.0 Public Participation

Note: The ABCA may be included in the remedial action plan document. It must adhere to the minimum requirements including: a detailed description of each alternative, discussion of each alternative's effectiveness, implementation, impacts and costs; and an alternative recommendation

Attachment C4 - Not Required

Attachment C5

Phase I Environmental Site Assessment Report (if available)

VAP projects must include a report that meets the standard OAC 3745-300-06 or for updated Phase I Reports OAC 3745-300-07(D)(1)(a)(ii). Non-VAP projects must comply with ASTM E1527-05 Phase I Environmental Site Assessment Process.

An electronic copy (preferred) or hard copy is accepted.

Attachment C6 – Not Required

Attachment C7

Asbestos Inspection and any additional site assessment reports

Reports may include Asbestos Inspection and Demolition Reports, Building Inspections or other reports relevant to the project.

Asbestos Reports must comply with sampling techniques and applicable standards as described in OAC 3701-34 Occupational Safety and Health Administration (OSHA) regulations 29 CFR 1926.1101 and EPA regulations under the National Emissions Standards for Hazardous Air Pollutants (NESHAPs) OAC 3745-20.

An electronic copy (preferred) or hard copy is accepted.