

**Second
Supplement to
EXHIBIT 16**

2015

**ITEMS ADDRESSED TO
1635 THUMB POINT DRIVE
SECOND SUPPLEMENT**

mobile mini, inc.

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Tempe, AZ 85283
Phone: (800) 456-1751
Fax: (480) 904-1505

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BRAD CULVERHOUSE
1635 THUMB POINT DRIVE
FORT PIERCE FL 34949



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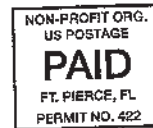
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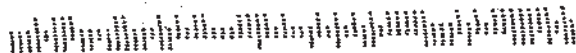
St. Lucie Historical Society, Inc.
P.O. Box 578
Fort Pierce, FL 34954
(772) 461-8020



This Month's Meeting Sponsored by:
*Claudia Schneider and
Robert & Roberta Davis*

OR CURRENT RESIDENT

Brad & Susan Culverhouse
1635 Thumb Point Dr.
Fort Pierce, FL 34949



St. Lucie Historical Society, Inc.

Monthly Dinner Meeting  Thursday, Jan. 15, 2015

Fort Pierce Elk's Club • 635 S. Fifth Street, Fort Pierce, Florida 34950

Speaker: DR. NICK WYNNE

**Author and past Executive Director of the
Florida Historical Society**

Subject: "The Florida Land Boom of the 1920's"

DINNER: Promptly served at 5:30 pm

MENU: Pot Roast, Potatoes, Carrots, Salad, Dessert

Donation for Dinner is \$12 pp

Reservations required by Tuesday, January 13th

Call Sue Favorite @ 461-6990 or the Society phone @ 461-8020

Visit our website: dinner@stluciehistoricalsociety.org

Please make & honor your reservation!

Sponsored by: Claudia Schneider and Robert & Roberta Davis

02/04/15

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AJHJAG3B

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Fort Pierce, FL 34949-3570

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Covers you as driver or
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06-30-15

FREE 24-Hour AAA Roadside Assistance for:
Brad B. Culverhouse

▶ Your permanent cards will follow shortly

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Fort Pierce, Florida 34947

JOHN CULVERHOUSE
1835 THUMB POINT DR
FT PIERCE, FL 34949

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Patient: JO

03

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STATEMENT
PELICAN YACHT CLUB
1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949
(772) 464-4411

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

MEMBER NO
00000

DATE
May 31/15

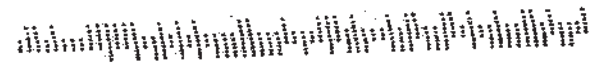
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PELICAN YACHT CLUB
1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949

THE 15TH OF THE MONTH. IF NOT PAID
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3494983570 0014





STATEMENT
PELICAN YACHT CLUB

1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949
(772) 464-4411

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

MEMBER NO
[REDACTED]

DATE
Jul 31/15

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PELICAN YACHT CLUB
1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949

WEST PALM BCH FL 334

09 AUG 2015 PM 7 3



A FINANCE CHARGE.

CL

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Fax: 877.275.8174

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Pelican Yacht Club
1120 Seaway Drive
Fort Pierce, Florida 34949

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

WEST PALM BEACH FL 334
11 JUL 2015 PM 4 L



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St. Lucie Historical Society Inc
Box 578
Fort Pierce, FL 34954-0578

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Permit # 422

Brad Culverhouse
1635 Thumb Point Dr.
Fort Pierce, FL 34949

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St. Lucie Historical Society, Inc.

(Established November 18, 1952)

P. O. Box 578

Fort Pierce, FL 34954-0578

772-461-8020

Website: stluciehistoricalsociety.org

August 01, 2015

Dear Society Member,

PELICAN YACHT CLUB

1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949

WEST PALM BEACH FL 334

03 NOV 2015 PM 3 1



Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

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Pelican Yacht Club
1120 Seaway Drive
Fort Pierce, Florida 34949

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

WEST PALM BEACH FL 334

SEP 20 2015 PM 4 1



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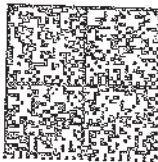
HBK

CPAs & Consultants

1000 SE Monterey Commons Blvd | Suite 101
Stuart, FL 34996

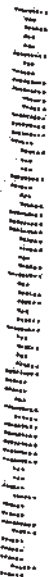
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Fax: 877-275-8174

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Information on how to pay auto pay AMEX card

34949 34949



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FLORIDA VEHICLE REGISTRATION

PLATE **LYK916** DECAL **13905357** Expires **Midnight Sat 9/3/2016**

YR/MK **2000/MERZ** BODY **4D** COLOR **BLU** Reg. Tax **73.10** Class Code **1**

VIN **WDENNG70J6YA110378** NET WT **3890** TITLE **80698188** Init. Reg. **3.00** Tax Months **12**

Plate Type **PAR** NET WT **3890** County Fee **0.75** Back Tax Mos **0**

DL/FIELD **C418462463230** Sales Tax **0.00** Credit Months **0**

Date Issued **10/9/2015** Plate Issued **8/6/2006** Voluntary Fees **0.00**

Grand Total **76.85**

CO/AGY **24 / 1** T# **875202685**
 B# **2495869**

IMPORTANT INFORMATION

1. The Florida license plate must remain with the registrant upon sale of vehicle.
2. The registration must be delivered to a Tax Collector or Tag Agent for transfer to a replacement vehicle.
3. Your registration must be updated to your new address within 20 days of moving.
4. Registration renewals are the responsibility of the registrant and shall occur during the 30-day period prior to the expiration date shown on this registration. Renewal notices are provided as a courtesy and are not required for renewal purposes.
5. I understand that my driver license and registrations will be suspended immediately if the insurer denies the insurance information submitted for this registration.

JOHN BRADFORD CULVERHOUSE
1635 THUMBPOINT DR
FT PIERCE, FL 34949

PAR - PROTECT THE PANTHER

WEST PALM BCH FL 334

20 NOV 2015 PM 4 L



*Pelican Yacht Club
1120 Seaway Drive
Fort Pierce, Florida 34949*

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949



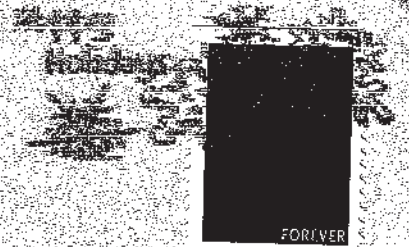
The Haases

7724 Crosswater Trl. #6312

Windermere, FL 34786

ORLANDO FL 328

17 DEC 2015 PM 4 L



The Culverhouses
1635 Thumb Point Dr.
Fort Pierce, FL 34949



PELICAN YACHT CLUB

1120 SEAWAY DRIVE
FORT PIERCE, FLORIDA 34949

WEST PALM BEACH FL 334

03 DEC 2015 PM 4.1

Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

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34949357035



Pelican Yacht Club
1120 Seaway Drive
Fort Pierce, Florida 34949

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12 JUN 2015 PM 5 L



Mr & Mrs Brad Culverhouse
1635 Thumb Point Dr.
Ft Pierce, FL 34949

34949357035



Janet Hurlow
311 First Street Apartment E
Point Pleasant WV 25550

CHRANESTON WV 2590

15 JUN 2015 PM 2 L



NOT URGENT -----

Brad Culverhouse
1635 Thumb Point Dr.
Fort Pierce FL 34949

Open when you
have time
to relax and
reflect.

34949357035



7070 EAST VAN BUREN STREET
mobile mini
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Phoenix, AZ 85008
Phone: (602) 456-1751

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John B. Culverhouse Sr.
1635 Thumb Point Dr
Fort Pierce, FL 34949-3570

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01/13/16

YOU'VE BEEN PRE-APPROVED FOR THIS OFFER!

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John B. Culverhouse, Sr.
1635 Thumb Point Dr.
Fort Pierce, FL 34949-3570

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9 out of 10 applicants
who meet our initial
application and income
requirements get
approved for this offer.

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after making your first 5 monthly payments on time
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Please see the back of this letter for more information on what it means to be pre-approved.



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JOHN B CULVERHOUSE
OR CURRENT RESIDENT
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FORT PIERCE FL 34949-3570

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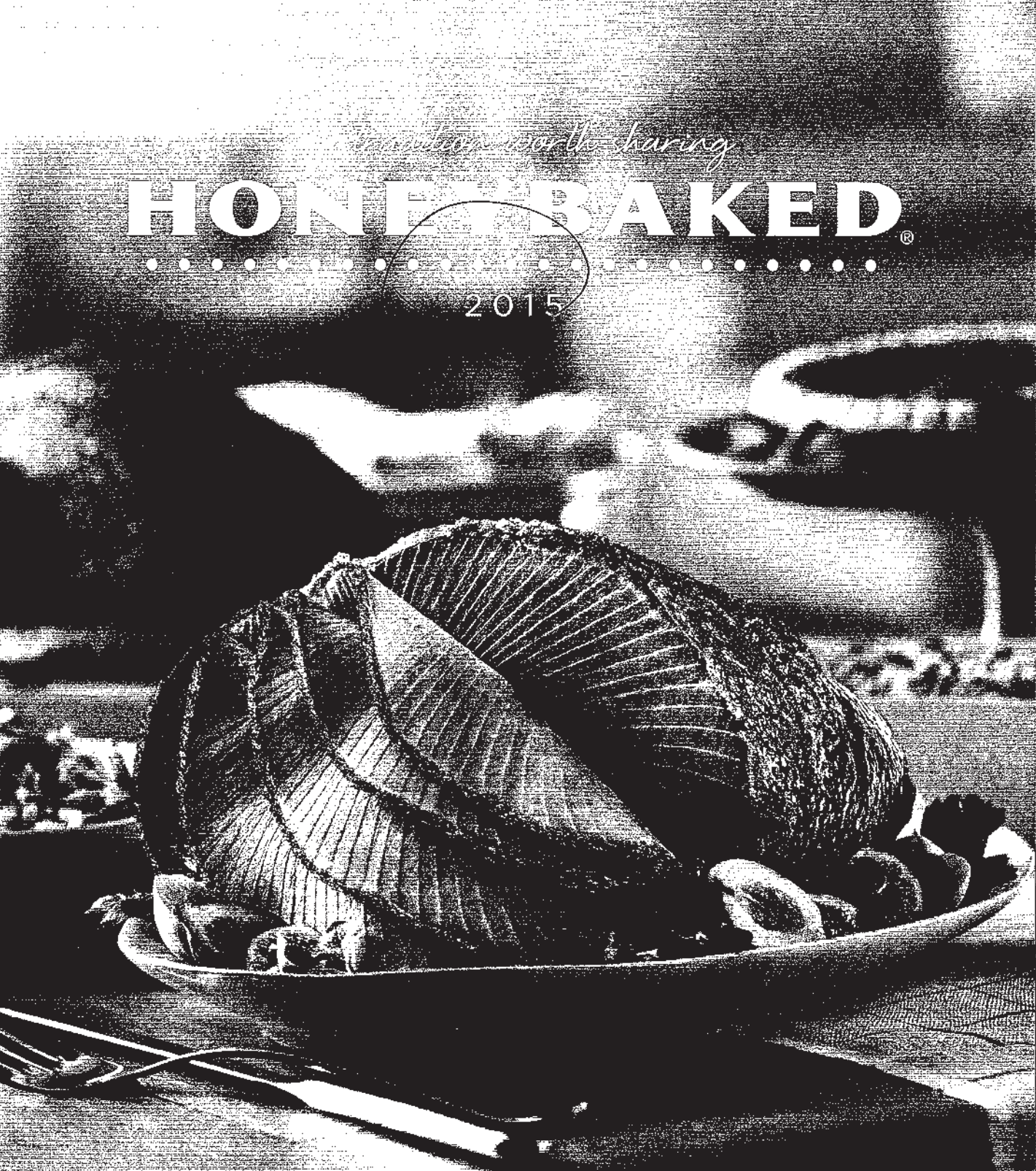
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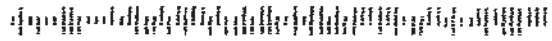
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EUROPEAN
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(See Page 12)



*****ECPLOT 0240A**C-014

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UNDER
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(See Page 23)

2015 Holiday Gift Guide



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 RESERVATION # ENCLOSED



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for this offer with
no annual fee
and our
lowest intro APR.

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 Brad J. Culverhouse, Sr.
 1635 Thumb Point Dr.
 Fort Pierce, FL 34949-3570

2172



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RESERVATION NUMBER:	TOTAL ANNUAL FEE:
001-3269-1312-44929	\$0
ACCESS CODE:	ADDITIONAL NOTES:
014084	LOWEST INTRO APR \$0 FRAUD LIABILITY

**EXPRESS
 RESPONSE**

Brad,

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- **No annual fee**
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This offer expires March 30, 2016, so **apply now**. To find out more about what it means to be pre-approved, see the back of this letter.



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Get a response in as little as 60 seconds

YOUR APPLICATION CODES

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Please see the enclosed Account Terms for eligibility, rate, fee, and other cost information.

*You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5-OPT-OUT. See **PRESCREEN & OPT-OUT NOTICE** in enclosed Account Terms for more information about prescreened offers.*

Time the Season for Sharing.



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PROMO CODE: 3HC201

CUSTOMER#: K00171255

2927

JOHN CULVERHOUSE

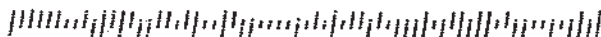
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1635 THUMB POINT DR

892

FORT PIERCE FL 34949-3570

913



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amaryllis for anyone
on your list!



FREE \$25 Gift Card

with your \$100+ order!

Offer requires 12/10/15

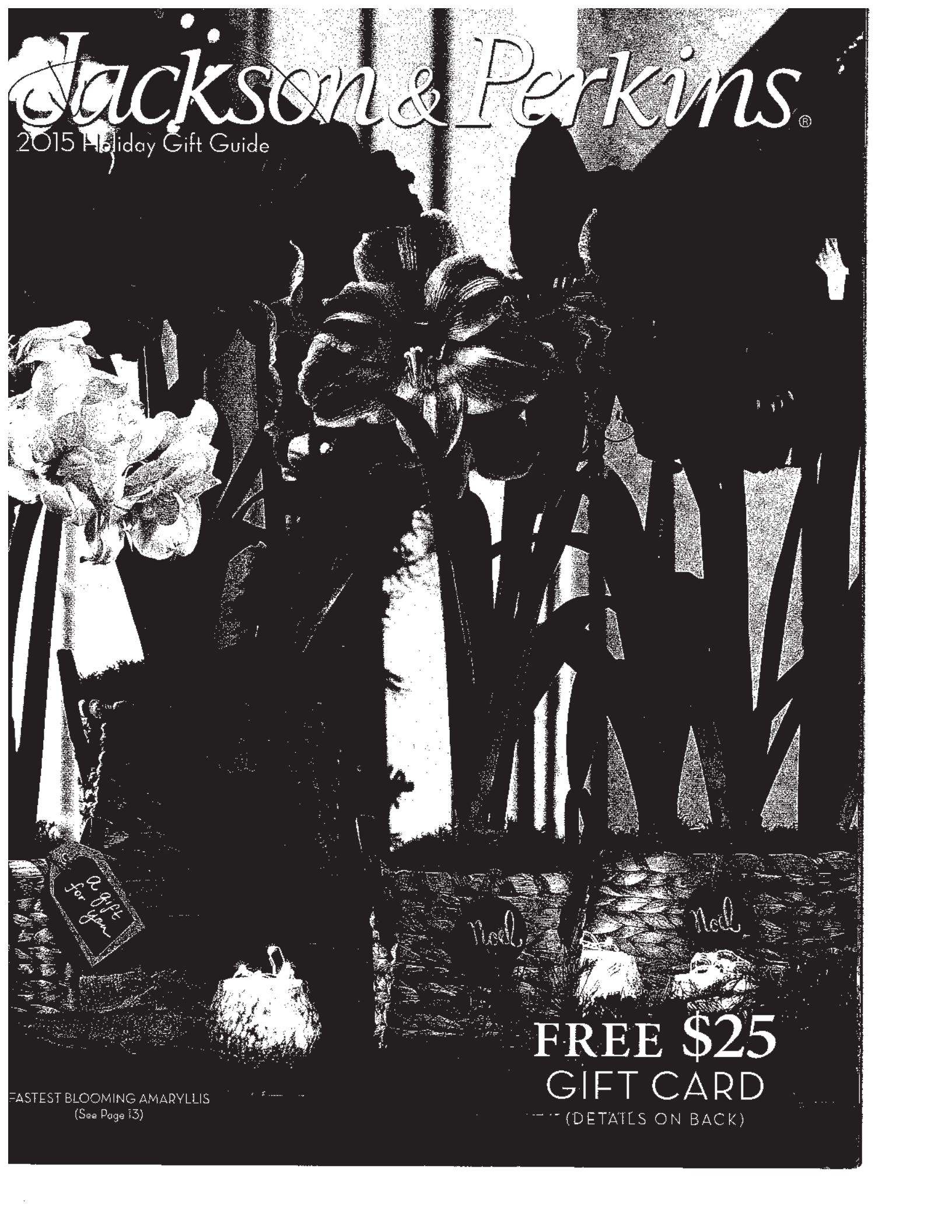
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or order online at
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BALSAM & BERRY
DECORATED TREE

(See Page 6)



Jackson & Perkins®

2015 Holiday Gift Guide

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for you*

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Noel

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(DETAILS ON BACK)

FASTEST BLOOMING AMARYLLIS
(See Page 13)

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OR CURRENT RESIDENT
1635 THUMB POINT DR
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SAVE 20%

on French White Porcelain through Jan. 4, 2016. Visit williams-sonoma.com for details.

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January 2016

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See page 8



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cultures.

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October 7 - 27, 2016

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and Latin America's diversity.

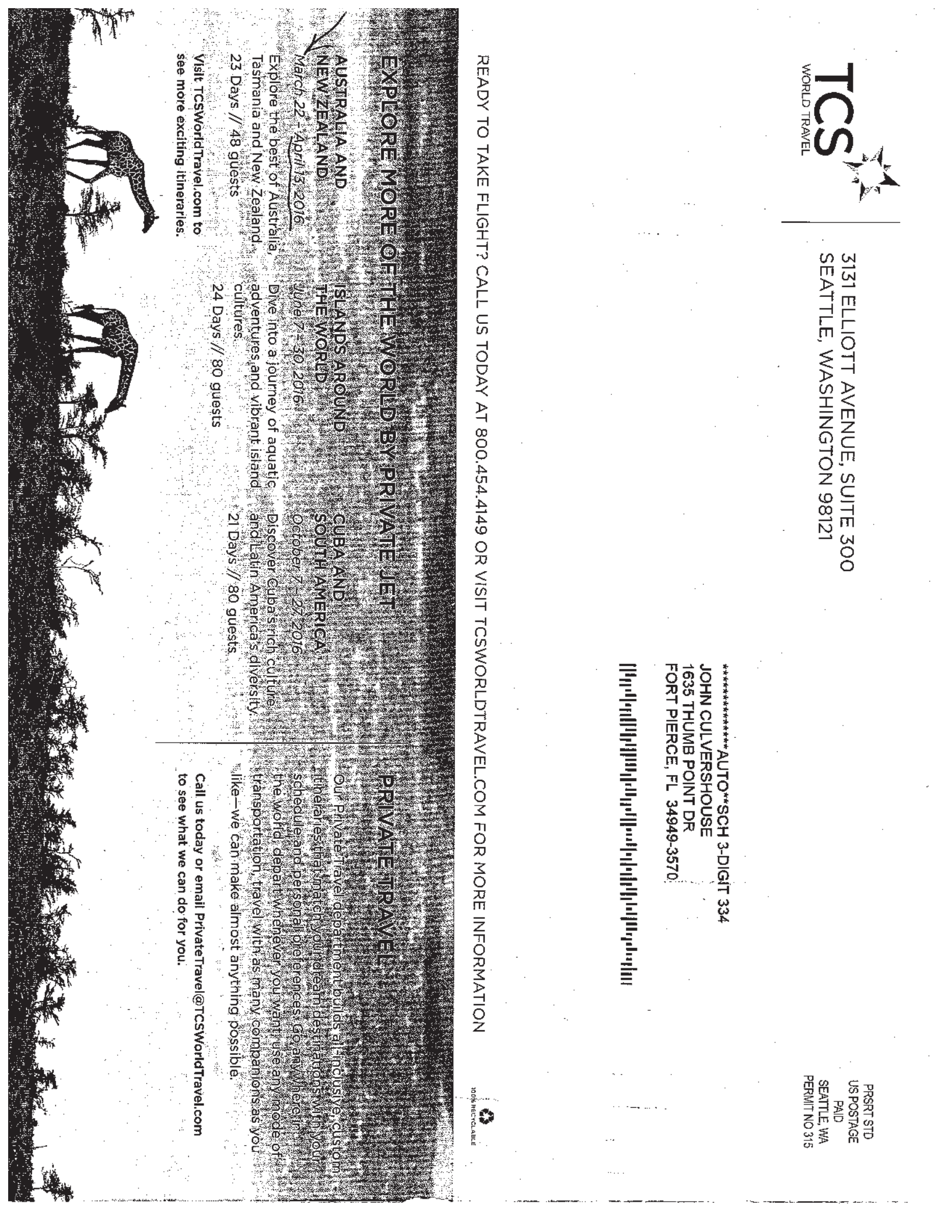
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Around the World: A Classic Journey by Private Jet // Operator-Participant Contract and Terms & Conditions

Please read the following information carefully. After reading the Operator-Participant Contract and Terms and Conditions herein (the "Agreement"), in order for your reservation to be completed, you must indicate your acceptance of the terms of the Agreement by signing and submitting the Reservation Form, along with the deposit to TCS.

OPERATOR-PARTICIPANT CONTRACT

TCS & Starquest Expeditions, Inc. ("TCS"), 3131 Elliott Avenue, Suite 300, Seattle, WA 98121, a qualified tour operator, will organize and administer the **Around the World by Private Jet** expedition (the "Tour"). TCS as the principal, is responsible to you for arranging and providing all of the services and accommodations offered in connection with the Tour, provided, however, that in the absence of gross negligence on TCS' part, TCS is not responsible for personal injury or property damage caused by the air carrier, hotel, or other suppliers of any services being offered in connection with the Tour. The acceptance of your Reservation Form and deposit by TCS creates a contractual relationship between you, the passenger/participant (Participant), in the Tour provided by TCS.

Reservations and Payments: To reserve your place on the Tour, complete and sign the Reservation Form and return it with your deposit of \$1000 per person. The deposit shall be made by check, wire transfer, or by a major credit card such as Visa, MasterCard and American Express. Make check payable to "ATW-A-W-E Excursion". If you pay your initial deposit by credit card, it is the participant's responsibility to sign the Reservation Form. Please fax or mail the completed form to TCS, World Travel, 3131 Elliott Avenue, Suite 300, Seattle, WA 98121; fax to 206-447-7171; Or call 800-454-4149 or 206-545-0228. The second payment of \$25,000 per person is due Jan. 29, 2016. Final payment is due May 30, 2016. The second and final payments are payable by check or wire transfer only, made out to the secure escrow account as set forth below. If the Tour is fully booked when your Reservation Form is received, your payment will be returned within 7 days to the bank of origin. TCS can hold deposits for a personal or professional escrow account. If you do not wish to use an escrow account, you must provide a letter of credit from a bank. Participants cannot then request a refund. Even if you authorize TCS to put your name on a waiting list and retain your deposit, TCS will notify you within 7 days that the tour is fully booked.

Security Agreement: Your payments are held in an escrow account at The Commerce Bank of Washington ("TCBW"), 601 Union Street, Suite 3600, Seattle, WA 98101-1642. Participants are protected by a Letter of Credit #592 issued by TCBW. Under the Security Agreement, Any claims against the Security Agreement must be filed with TCS or TCBW within 60 days of the termination of the Tour. After that time, TCS and TCBW will be released from liability under the Security Agreement.

Expedition Price: The Tour price of \$76,950 per person (double occupancy) with a \$8,950 single supplement includes a privately chartered Boeing 757 that departs from and returns to Orlando, Florida, U.S.A. included in the price are drinks or best available accommodations and all applicable taxes in the destinations, and options as indicated in the itinerary. Arrivals at the first hotel through departure from the last hotel. Air meals beginning with dinner on the first night of the Tour and ending with breakfast on the last day of the Tour, as indicated in the itinerary are included. All taxes, group transportation, airport transfers at the beginning and the end of the itinerary, excursions, complete program of special events and activities, including extensive options at most destinations, enrichment program including lectures by a team of experts, services of professional staff, including an expedition physician, to assist you throughout the trip, cost of philanthropic efforts, bottled water throughout the program (during sightseeing, at scheduled meals, and in your room), all beverages, including liquor aboard the private jet, liquor during special events and cocktail parties on land, house wine and/or beer at lunch and dinner, and non-alcoholic beverages at all scheduled meals on land, baggage handling during the Tour, internet access in hotels, where available, tips or gratuities to local guides, drivers, porters, and wait staff, amenities package, \$100,000 medical evacuation insurance (which includes minimal accident/sickness/baggage insurance) for covered residents. The exact Tour itinerary, name and location of hotels, length of stay at each hotel, and other ground accommodations and services, are set forth in the itinerary, which is a part of this Agreement. **Not Included in the price** is commercial airfare between your home city and Orlando, Florida, U.S.A.; optional and additional accident/baggage/cancellation insurance; passport and visa fees; personal expenses such as laundry, telephone, and fax fees; all beverages not mentioned above as included; hotel number changes; meals not scheduled by TCS; and incurrence and medication costs of any kind. Any tips or gratuities not specifically mentioned as included in the total Tour price will be at your discretion. Except for major changes as described below, no refund will be made for any accommodations or services included in the expedition price that you voluntarily do not use.

Insurance: TCS strongly recommends this important protection, which can save you money if you are forced to cancel or alter your trip. Insurance premium payments are non-refundable.

Baggage: On the private jet, each Participant is limited to 90 pounds of checked baggage in 2 bags (one bag of your choice limited to 50 pounds and one wheeled bag that TCS will send ahead of time to you on the Tour limited to 40 pounds), plus a few smaller carry-on items such as a backpack, purse, camera, and/or laptop. In certain countries, you will fly on light aircraft. Due to weight restrictions on these flights you will only be allowed to use your TCS wheeled bag. For these flights, your TCS wheeled bag plus your hand-carry luggage (including camera equipment) may not exceed 22 pounds. For international flights, the air carrier's liability is limited to the actual value of the baggage but not more than 1000 Special Drawing Rights, approximately \$1,260 per passenger, unless a higher value is declared at the time of check-in and an appropriate excess valuation charge is paid. Baggage, when not handled by TCS, and personal effects are at all times the sole responsibility of the Participant.

Aircraft: The private jet flights will be performed using a Boeing 757 jet with 80 VIP-style seats. The air carrier for the Tour is Thomson Airways, Wignore House/Wignore Place, Wignore Lane, Bedfordshire, Luton LU2 9LN, England. TCS and the air carrier reserve the right to substitute equivalent aircraft if necessary. Your itinerary may include flights on smaller aircraft operated by local approved airline carriers. Seating on these aircraft will be economy or economy with limited business seats, based upon the configuration of the aircraft.

International Flights: The operation of these flights is subject to the foreign governments involved granting landing rights for the flight. If the air carrier cannot obtain these rights for any particular flight leg of the Tour, that flight leg will be canceled and alternative arrangements may be made, at the discretion of TCS.

Cancellations and Refunds: If you cancel your reservation or change your plans, your right to receive a refund is limited, as set forth in the following schedule. All cancellations will become effective as of the date of the postmark or email receipt. All requests for refunds must be sent to TCS in writing via mail, fax or email.

If your notice is received...	You will receive a refund of all deposits less a...
On or before Sept. 29, 2015	\$5,000 per-person cancellation fee.
From Sept. 30 to Jan. 29, 2016	\$10,000 per-person cancellation fee.
From Jan. 30 to March 31, 2016	\$15,000 per-person cancellation fee.
From April 1 to May 31, 2016	\$25,000 per-person cancellation fee.
After May 31, 2016	No refund.

Refunds will be made within 14 days of receipt of your notice of cancellation.

Leading the Tour in progress, for any reason whatsoever, will not result in a refund, and no refunds will be made for any unused portions of the Tour. If you cancel and are able to provide a suitable Participant for the Tour, you will receive a full refund of money paid toward the price less, an administrative charge of \$25 for effecting the substitution once the substitute Participant has paid in full. If TCS makes major changes prior to departure, you have the right to cancel and receive a full refund. Please note that the costs for visas, commercial air tickets, insurance, suite upgrades, and pre- or post-expedition independent arrangements may not be refundable. The following are major changes: (1) a change in the departure or return date, unless the change results from a flight delay experienced by the air carrier; (2) a change in the origin or destination city for any flight leg, unless the change affects only the order in which cities named in the Tour package are visited; (3) a substitute of any hotel of lower standard; (4) a price increase of more than 10 percent occurring 10 or more days before departure. In no event can TCS increase your price less than 10 days before departure. If a major change must be made in the Tour, TCS will notify you within 7 days after final learning of the change, but in any event at least 10 days prior to the scheduled departure. If less than 10 days before scheduled departure, TCS becomes aware that a major change must be made, TCS will notify you as soon as possible. Within 7 days after receiving notification of a major change, but in no event later than departure, you may cancel your reservation and you will receive a full refund within 14 days after canceling. If a major change occurs after the departure of the flight, which you are unwilling to accept, TCS will refund within 14 days after your scheduled return date, that portion of your payment which applies to the services not accepted. If TCS must cancel the Tour in its entirety, TCS will notify you in writing within 7 days of the cancellation, but in no event later than 10 days before the scheduled departure date. TCS has no right to cancel the Tour less than 10 days before departure, except for circumstances that make it physically impossible to perform the Tour. If that occurs, TCS will notify you as soon as possible, but not later than the scheduled departure date. If the Tour is canceled, TCS will make a full refund to you within 14 days after cancellation. The rights and remedies made available under this contract are in addition to any other rights or remedies available under applicable law, however, TCS offers refunds under this Agreement with the express understanding that the receipt of that refund by a Participant waives the additional remedies.

TERMS and CONDITIONS

Itinerary Changes: The itinerary and staff are subject to modification and change by TCS. Every reasonable effort will be made to operate the Tour as planned; however, should unforeseen world events and conditions require our itinerary to be altered, TCS reserves the right to do so for the safety and best interest of the group.

Single/Shared Accommodations and Suite Upgrades: A limited number of single rooms are available at extra cost on a first-come, first-served basis. TCS will make reasonable efforts to assist persons requesting a roommate. If a roommate is not confirmed, the single rate will be charged. Suite rooms are available in some destinations, more information about them, including their additional costs, will be sent to you in the months before departure.

Airfare: We are happy to assist you in reserving commercial flights between your home city and Orlando, Florida, U.S.A., in the class of service that you prefer. Please ask for details.

Visa Documents/Entry Permits: To participate in the Tour, visas and/or entry permits may be required for some countries. Acquiring visas and/or entry permits is the responsibility of the Participant. Failure to obtain visas and/or entry permits does not negate the Terms and Conditions. Any expense for renewing Participants' without visas and/or entry permits will be the responsibility of the Participant. We will provide information on the necessary visas and/or entry permits in the Tour documents.

Health Requirements: This is an active program, which requires you to make a realistic assessment of your health. All participants are expected to be in active good health, to enjoy traveling as part of a group, and to be ready to experience cultural differences with grace. Walking and climbing stairs are required in many hotels and airports to board the aircraft, and as part of many excursions. Prior to traveling, we highly recommend visiting your personal physician for a check-up, so that you may discuss your ability to participate in this type of journey. To go to certain destinations or participate in certain activities, such as visiting high-altitude areas (8,000 feet above sea level and higher) you may need to obtain your physician's approval. In this case a form will be sent to you for your physician to sign. We are prepared to arrange for an alternative destination or activity. In case a physician recommends it, malaria and other diseases may be present in some of the countries featured in this itinerary. Proof of yellow fever inoculation is required. For the latest recommendations on specific health precautions for the areas you will visit, consult your physician and the Centers for Disease Control. Any physical condition requiring special attention, diet, or

treatment should be reported in writing when the reservation is made. We will make reasonable efforts to accommodate Participants with special needs; however, we cannot accommodate wheelchairers. If you require a slower pace, extra assistance, or the use of a cane or walking stick, arrangements will be made for private touring at each destination. If necessary, at the discretion of our Tour staff, any extra cost for such arrangements will be the responsibility of the Participant. If you would like to forego some of the scheduled sightseeing to rejuvenate and relax, please feel free to do so at any time.

Photography and Video: We reserve the right to take photographs or videos (the "Photography") during the Tour and to use the Photography for promotional purposes. Participants who prefer their images not be used must notify us in writing before the commencement of the Tour.

Basic of Rates: All prices are based on two persons sharing a room. All prices and fares are quoted in U.S. dollars. The prices are based on current tariffs and are subject to change due to unforeseen circumstances. While TCS will make reasonable efforts to maintain the listed charges, if it is necessary to levy a surcharge, TCS reserves the right to do so and will notify you in the time of final pricing. TCS reserves the right to cancel the tour because of inadequate enrollment that makes the Tour economically infeasible to operate. In such a case, a full refund of the Tour cost will be made.

Release of Liability: The passenger tickets in use by the carriers shall constitute the sole contract between the carrier and the passenger; the carriers are not responsible for any act, omission, or event during the time expedition Participants are not aboard their conveyance. Neither TCS, nor any of its respective owners, directors, employees, contractors, officers or agents (collectively, the "Released Parties"), shall be held liable for (A) any damage to, or loss of, property or injury to, or death of, persons occasioned directly or indirectly by an act or omission of any other provider, including but not limited to any defect in any aircraft, watercraft, or vehicle operated or provided by such other provider; (B) any loss or damage due to delay, cancellation, or disruption in any manner caused by the laws, regulations, acts or failures to act, demands, orders, or repositions of any government or any subdivision or agent thereof, or by acts of God, strikes, fire, flood, war, rebellion, terrorism, insurrection, sickness, quarantine, epidemics, theft, or any other cause(s) beyond their control; and (C) any and all claims, actions, or losses for bodily injury, property damage, wrongful death, loss of services, lost profits, consequential, exemplary, indirect, or punitive damages or otherwise that may arise out of or occur during your travel in connection with the Tour. The Participant waives any claim against any of the Released Parties for any such loss, damage, injury, or death, including any right to seek consequential, punitive or exemplary damages against any of the Released Parties for any reason whatsoever. None of the Released Parties shall be liable for any air carrier's cancellation penalty incurred by the purchase of a non-refundable ticket.

Acknowledgment of Risk: You understand and acknowledge that your travel in connection with and participation in the Tour or any activities which may take place during the Tour, may involve risk and potential exposure to injury or fatal injury and that risk and dangers may arise or be caused by the Tour, or from other foreseeable and unforeseeable causes including weather and other acts of nature.

Express Assumption of Risk and Responsibility: In recognition of the inherent risk of the travels and related activities in which you are intending to engage, you confirm that you are physically and mentally capable of participating in the Tour and that you willingly and voluntarily assume full responsibility for any injury, loss or damage suffered by you or caused by you by registering for the Tour, you certify that you do not have any mental, physical or other condition or disability that would create a hazard for yourself or other Participants. TCS reserves the right in its sole discretion to accept, decline to accept or remove any Participant on the Tour and reserves the right, subject to the terms and conditions contained herein, to withdraw any part or all of the Tour and to make such changes as may be necessary.

Attention: Any controversy or claim arising out of or relating to this Agreement or the performance thereunder, including without limitation any claim related to bodily injury, property damage or death, shall be settled by binding arbitration in Seattle, Washington, U.S.A., in accordance with the rules of the American Arbitration Association then existing, and judgment on the arbitration award may be entered in any court having jurisdiction over the subject matter of the controversy. Such proceedings will be governed by substantive Washington law. This agreement to arbitrate does not waive or modify the liability release contained in this document.

Exclusive Governing Law and Jurisdiction: This Agreement shall be governed by the laws of the State of Washington, without regard to conflicts of laws principles. If the right to seek arbitration is for any reason waived by both parties, or if judicial review of an arbitration is sought, any action or legal proceeding arising out of this Agreement shall be brought exclusively in the courts of the State of Washington, or, if it has or can acquire jurisdiction in the United States District Court for the Western District of Washington or the appropriate appellate courts, and the Parties hereby waive any objection to venue or jurisdiction in connection therewith. In connection with any action or legal proceeding arising out of this Agreement, the Parties hereby specifically and knowingly waive any rights that either party might have to demand a jury trial.

By registering for the Tour, the Participant agrees to the Operator-Participant Contract and Terms and Conditions set forth in this Agreement.

TCS & Starquest Expeditions, Inc. is a Registered Seller of Travel in Washington (#602-320-2823), a California Seller of Travel (#2071554-30), an accredited member of the Better Business Bureau, and is endorsed by IAATA, the International Airline Travel Agent Network (#50-7555651). TCS & Starquest Expeditions, Inc. is located at 3131 Elliott Avenue, Suite 300, Seattle, WA 98121. TCS & Starquest Expeditions, Inc. is a Registered Seller of Travel in Washington (#602-320-2823).

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When do you plan to take your first/next river cruise?
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- Please sign me up for Crystal's promotional emails
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Would you be interested in other Crystal luxury travel opportunities? Check all that apply:

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- Crystal Exclusive Class™ Cruises and Crystal Residences™
- Crystal Cruises®
- Crystal AirCruises™
- SS United States by Crystal Cruises

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I have included an additional tax-deductible contribution of \$ _____ for the AARP Foundation.

Total Enclosed \$ _____

Ms. Susan D. Culverhouse
Brad Culverhouse
1635 Thumb Point Dr
Fort Pierce FL 34949-3570

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You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See PRE-SCREEN & OPT-OUT NOTICE on the enclosed Terms and Conditions for more information about pre-screened offers.

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07-2234-FM

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REQUIRED INFORMATION: Please complete entire application in blue or black ink.

_____/_____/____ () ()
Social Security Number Date of Birth Home Phone¹ Other Phone¹

Mother's Maiden Name Email Address Total Annual Income¹

¹ Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying the obligation. Please include all of your sources of income, including income from assets, that you would like considered as a basis for repaying this obligation.

Country of Citizenship*:

United States of America Other _____

Please include full name of country

Do you have a Checking Account: No Yes

Would you like express delivery of the card to your house (\$15.00 per card)? No Yes

This form is not transferable and must be signed by the person to whom it is addressed. By signing this form, I certify that I am at least 18 years old; I have read and agreed to all the Terms and Conditions; and everything I have stated in this form is true and correct. I understand that Barclays Bank Delaware (Barclaycard) may call me in connection with this Application and for the other matters relating to this account.

X
Signature _____ Date _____
4136 353 1127

OPTIONAL INFORMATION

BALANCE TRANSFER: Upon approval, to the extent permitted by my credit line, transfer the amount(s) shown from the MasterCard, Visa, American Express, or Discover account(s) listed below to my new account. **There is a fee for Balance Transfers.**

\$ _____
Amount Account Number (refer to credit card)

\$ _____
Amount Account Number (refer to credit card)

**APPLY INSTANTLY
ONLINE!¹**
BarclaycardUS.com/1343

Personal ID Code:

4136 353 1127

Please update address if necessary.

John B. Culverhouse Sr.
1635 Thumb Point Dr.
Fort Pierce, FL 34949-3570

Note: If your address includes a P.O. Box please update with a street address.

REPLY BY: February 08, 2016

CCMP567290

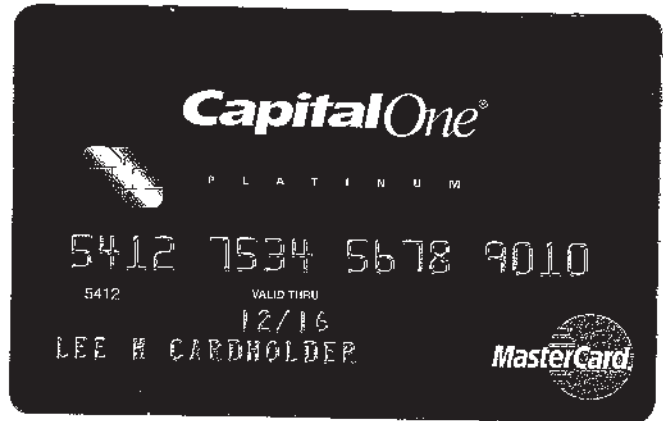
See the Interest Rate and Interest Charges section of the enclosed Terms and Conditions for rate, fee and other cost information for the MasterCard Credit Card.

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John B. Culverhouse, Sr.
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Please see the enclosed Account Terms for eligibility, rate, fee, and other cost information.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll free 1-888-5-OPT-OUT. See **PRESCREEN & OPT-OUT NOTICE** in enclosed Account Terms for more information about prescreened offers.