

**DEPARTMENT OF FINANCE  
HOUSING ASSETS LIST  
ASSEMBLY BILL X1 26 AND ASSEMBLY BILL 1484  
(Health and Safety Code Section 34176)**

Former Redevelopment Agency: Community Development Commission of the City of Vista

Successor Agency to the Former Redevelopment Agency: Successor Agency to the Vista Redevelopment Agency

Entity Assuming the Housing Functions of the former Redevelopment Agency: Housing Authority of the City of Vista

Entity Assuming the Housing Functions Contact Name: John Meyer Title Dir. Of Redev. & Housing Phone 760.639.6191 E-Mail Address [jmeyer@cityofvista.com](mailto:jmeyer@cityofvista.com)

Entity Assuming the Housing Functions Contact Name: Jeff Zinner Title Redev. and Housing Manager Phone 760.639.6191 E-Mail Address [jzinner@cityofvista.com](mailto:jzinner@cityofvista.com)

All assets transferred to the entity assuming the housing functions between February 1, 2012 and the date the exhibits were created are included in this housing assets list. The following Exhibits noted with an X in the box are included as part of this inventory of housing assets:

- Exhibit A - Real Property
- Exhibit B- Personal Property
- Exhibit C - Low-Mod Encumbrances
- Exhibit D - Loans/Grants Receivables
- Exhibit E - Rents/Operations
- Exhibit F- Rents
- Exhibit G - Deferrals

<b>X</b>
<b>X</b>
<b>X</b>
<b>X</b>
<b>X</b>

Prepared By: **John Meyer**

Date Prepared: **7/26/12**

Exhibit A - Real Property

**City of Vista**  
**Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)**

Item	Type of Asset	Legal Title and Description	Carrying Value of Asset	Total square footage	Percentage of square footage reserved for low-mod housing	Is the property encumbered	Is there a covenant of low-mod housing	Date of transfer to Housing Successor Agency	Construction or acquisition cost funded with Low-Mod Housing Fund monies	Construction or acquisition costs funded with other RDA funds	Construction or acquisition costs funded with non-RDA	Date of construction or acquisition by the former RDA	Interest in real property (option to purchase, easement, etc.)
1	Real Property	APN 175-274-10, 230 S. Santa Fe	\$925,000	31,444	100%	No	n/a	1/10/2012	\$925,000	n/a	n/a	3/4/2011	n/a
2	Real Property	APN 175-302-04, 285 S Santa Fe	\$1,210,000	5,993	100%	No	n/a	1/10/2012	\$1,210,000	n/a	n/a	9/30/2010	n/a
3	Real Property	APN 175-302-15, 315 S Santa Fe	Included #2	15,904	100%	No	n/a	1/10/2012	Included #2	n/a	n/a	9/30/2010	n/a
4	Real Property	APN 175-302-16, 319 S Santa Fe	Included #2	6,181	100%	No	n/a	1/10/2012	Included #2	n/a	n/a	9/30/2010	n/a
5	Real Property	APN 175-302-06, 321 S Santa Fe	\$640,000	11,024	100%	No	n/a	1/10/2012	\$640,000	n/a	n/a	9/27/2010	n/a
6	Real Property	APN 175-302-07, 325 S Santa Fe	\$800,465	9,843	100%	No	n/a	1/10/2012	\$800,465	n/a	n/a	6/23/2010	n/a
7	Real Property	APN 175-302-25, 267 S Santa Fe	\$530,000	13,061	100%	No	n/a	1/10/2012	\$530,000	n/a	n/a	12/3/2010	n/a
8	Real Property	APN 176-300-54, 751 E Vista Way	\$5,315,046	175,325	100%	No	n/a	1/10/2012	\$5,315,046	n/a	n/a	8/2/2004	n/a
9	Real Property	APN 176-300-55, 751 E Vista Way	Included #8	423,322	100%	No	n/a	1/10/2012	Included #8	n/a	n/a	8/2/2004	n/a
10	Real Property	APN 179-015-11, 657 S Santa Fe	\$325,000	3,700	100%	No	n/a	1/10/2012	\$325,000	n/a	n/a	2/15/2011	n/a
11	Real Property	APN 179-022-02, 505 S Santa Fe	\$225,000	2,987	100%	No	n/a	1/10/2012	\$225,000	n/a	n/a	12/10/2010	n/a
12	Real Property	APN 179-022-05, 515 S Santa Fe	\$530,000	3,058	100%	No	n/a	1/10/2012	\$530,000	n/a	n/a	9/30/2010	n/a
13	Real Property	APN 179-022-06, 517 S Santa Fe	\$325,000	3,006	100%	No	n/a	1/10/2012	\$325,000	n/a	n/a	10/25/2010	n/a
14	Real Property	APN 179-022-22, 603 S Santa Fe	\$700,000	9,362	100%	No	n/a	1/10/2012	\$700,000	n/a	n/a	3/4/2011	n/a
15	Real Property	APN 179-023-11, 531 Mercantile	\$214,000	15,928	100%	No	n/a	1/10/2012	\$214,000	n/a	n/a	12/31/2009	n/a
16	Real Property	APN 179-041-05, 514 S Santa Fe	\$660,000	7,621	100%	No	n/a	1/10/2012	\$660,000	n/a	n/a	3/4/2011	n/a
17	Real Property	APN 179-041-06, 516 S Santa Fe	Included #16	1,392	100%	No	n/a	1/10/2012	Included #16	n/a	n/a	3/4/2011	n/a
18	Real Property	APN 179-041-07, 522 S Santa Fe	Included #16	5,762	100%	No	n/a	1/10/2012	Included #16	n/a	n/a	3/4/2011	n/a
19	Real Property	APN 179-041-08, 526 S Santa Fe	Included #16	4,766	100%	No	n/a	1/10/2012	Included #16	n/a	n/a	3/4/2011	n/a
20	Real Property	APN 179-093-18, 420 Lado de Loma	\$1,435,000	48,462	100%	No	n/a	1/10/2012	\$1,435,000	n/a	n/a	3/9/2011	n/a
21	Real Property	APN 179-093-23, 420 Lado de Loma	Included #20	21,014	100%	No	n/a	1/10/2012	Included #20	n/a	n/a	3/9/2011	n/a
22	Real Property	APN 179-093-30, 420 Lado de Loma	Included #20	1,987	100%	No	n/a	1/10/2012	Included #20	n/a	n/a	3/9/2011	n/a
23	Real Property	APN 179-093-32, 420 Lado de Loma	Included #20	11,759	100%	No	n/a	1/10/2012	Included #20	n/a	n/a	3/9/2011	n/a
24	Real Property	APN 179-093-34, 420 Lado de Loma	Included #20	49,548	100%	No	n/a	1/10/2012	Included #20	n/a	n/a	3/9/2011	n/a

with commercial space, mixed-income housing with commercial space.

and federal funds requirements.

**City of Vista**  
**Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)**

Item #	Type of Asset a/	Description	Carrying Value of Asset	Date of transfer to Housing Successor Agency	Acquisition cost funded with Low-Mod Housing Fund monies	Acquisition costs funded with other RDA funds	Acquisition costs funded with non-RDA funds	Date of acquisition by the former RDA
1	NONE							NONE
2								
3								
4								
5								
6								
7								
8								
9								
10				NONE				
11								
12								
13								
14								
15								
16								
17								
18								
19								
20	NONE							NONE

a/ Asset types any personal property provided in residences, including furniture and appliances, all housing-related files and loan documents, office supplies, software licenses, and mapping programs, that were acquired for low and moderate income housing purposes, either by purchase or through a loan, in whole or in part, with any source of funds.



**City of Vista**  
**Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)**

Item #	Type of housing built or acquired with enforceably obligated funds a/	Date contract for Enforceable Obligation was executed	Contractual counterparty	Total amount currently owed for the Enforceable Obligation	Is the property encumbered by a low-mod housing covenant?	Source of low-mod housing covenant b/	Current owner of the property	Construction or acquisition cost funded with Low-Mod Housing Fund monies	Construction or acquisition costs funded with other RDA funds	Construction or acquisition costs funded with non-RDA funds	Date of construction or acquisition of the property
1	NONE										NONE
2											
3											
4											
5											
6											
7											
8											
9											
10					NONE						
11											
12											
13											
14											
15											
16											
17											
18											
19											
20	NONE										NONE

a/ May include low-mod housing, mixed-income housing, low-mod housing with commercial space, mixed-income housing with commercial space.

b/ May include California Redevelopment Law, tax credits, state bond indentures, and federal funds requirements.

City of Vista  
Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)

Item #	Was the Low-Mod Housing Fund amount issued for a loan or a grant?	Amount of the loan or grant	Date the loan or grant was issued	Person or entity to whom the loan or grant was issued	Purpose for which the funds were loaned or granted	Are there contractual requirements specifying the purposes for which the funds may be used?	Repayment date, if the funds are for a loan	Interest rate of loan	Current outstanding loan balance
1	Loan	\$28,307	4/29/2010	C.P.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$28,307
2	Loan	\$60,000	2/11/2011	E.B.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
3	Loan	\$25,000	7/12/2002	P.B.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000
4	Loan	\$60,000	4/27/2009	B.B	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
5	Loan	\$60,000	1/25/2011	P.B.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
6	Loan	\$20,864	4/13/2009	A.C.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$20,864
7	Loan	\$57,852	11/19/2010	G.C.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$57,852
8	Loan	\$60,000	11/17/2010	S.C.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
9	Loan	\$60,000	12/11/2009	G.C.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
10	Loan	\$13,167	5/20/2010	A.D.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$13,167
11	Loan	\$60,000	2/8/2010	M.D.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
12	Loan	\$8,219	3/13/2009	L.E.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$8,219
13	Loan	\$43,946	10/21/2009	C.F.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$43,946
14	Loan	\$45,273	9/8/2010	J.F.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$45,273
15	Loan	\$48,205	8/21/2009	C.F.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$48,205
16	Loan	\$25,000	7/19/2001	R.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000
17	Loan	\$60,000	3/31/2010	C.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
18	Loan	\$6,347	9/13/2010	N.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$6,347
19	Loan	\$52,000	4/16/2009	E.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$52,000
20	Loan	\$25,000	9/8/2010	C.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000
21	Loan	\$54,036	9/24/2010	D.G.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$54,036
22	Loan	\$60,000	10/28/2009	C.H.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
23	Loan	\$29,233	12/30/2010	J.H.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$29,233
24	Loan	\$27,653	5/13/2009	M.J.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$27,653
25	Loan	\$60,000	4/22/2010	E.L.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
26	Loan	\$26,050	3/8/2001	J.L.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$26,050
27	Loan	\$20,000	5/11/2010	M.L.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$20,000
28	Loan	\$49,575	4/27/2010	J.M.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$49,575
29	Loan	\$55,821	9/9/2009	K.M.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$55,821
30	Loan	\$60,000	8/19/2010	K.M.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
31	Loan	\$33,800	11/3/2010	S.N.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$33,800
32	Loan	\$44,320	11/29/2010	K.N.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$44,320
33	Loan	\$60,000	9/29/2009	C.P.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
34	Loan	\$25,000	10/12/2002	R.R.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000
35	Loan	\$25,000	9/12/2002	C.R.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000

36	Loan	\$52,675	2/4/2011	R.R.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$52,675
37	Loan	\$55,800	12/2/2009	E.R.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$55,800
38	Loan	\$25,000	11/25/2002	J.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$25,000
39	Loan	\$60,000	1/31/2011	J.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
40	Loan	\$37,122	11/12/2009	J.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$37,122
41	Loan	\$22,806	9/16/2002	M.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$22,806
42	Loan	\$59,731	10/20/2010	E.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$59,731
43	Loan	\$60,000	11/25/2009	S.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$60,000
44	Loan	\$18,148	12/12/2008	J.S.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$18,148
45	Loan	\$47,000	4/27/2009	V.S	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$47,000
46	Loan	\$14,000	5/20/2010	J.V.	1st Time HB	Yes	Upon Sale or Refinance	equity share	\$14,000
47	Loan	\$33,809	6/4/2009	J.B.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$33,809
48	Loan	\$12,106	12/19/2006	D.B.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$12,106
49	Loan	\$25,000	12/19/2007	J.B.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
50	Loan	\$19,612	4/10/2006	M.C.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$19,612
51	Loan	\$40,000	7/9/2009	M.D.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$40,000
52	Loan	\$5,000	5/30/1996	A.D.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$5,000
53	Loan	\$25,000	2/28/2008	M.E.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
54	Loan	\$24,818	5/15/2006	R.F.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$24,818
55	Loan	\$24,877	4/16/2002	E.G.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$24,877
56	Loan	\$16,160	6/5/2002	E.G.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$16,160
57	Loan	\$25,000	7/24/2007	A.G.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
58	Loan	\$31,285	5/2/2007	J.J.	Res. Rehab.	Yes	Upon Sale or Refinance	5%	\$31,285
59	Loan	\$25,000	3/14/2006	S.K.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
60	Loan	\$19,295	5/25/1999	F.L.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$19,295
61	Loan	\$4,994	12/21/1993	A.M.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$4,994
62	Loan	\$3,555	7/30/1996	R.M.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$3,555
63	Loan	\$25,000	10/15/2007	A.M.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
64	Loan	\$20,000	2/14/1995	R.M.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$20,000
65	Loan	\$50,000	4/4/2007	S.M.	Res. Rehab.	Yes	Upon Sale or Refinance	5%	\$50,000
66	Loan	\$20,000	9/13/1996	S.R.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$20,000
67	Loan	\$25,000	8/21/2007	H.S.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,000
68	Loan	\$40,000	7/9/2009	M.S.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$40,000
69	Loan	\$25,871	11/19/2008	H.S.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$25,871
70	Loan	\$15,318	1/6/1993	R.S.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$15,318
71	Loan	\$24,655	11/9/2007	B.S.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$24,655
72	Loan	\$4,389	5/15/1996	A.T.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$4,389
73	Loan	\$24,505	5/16/2006	N.T.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$24,505
74	Loan	\$24,950	10/4/2006	B.V.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$24,950
75	Loan	\$9,970	9/21/1992	D.Z.	Res. Rehab.	Yes	Upon Sale or Refinance	0%	\$9,970

**City of Vista**  
**Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)**

Item #	Type of payment a/	Type of property with which they payments are associated b/	Property owner	Entity that collects the payments	Entity to which the collected payments are ultimately remitted	Purpose for which the payments are used	Is the property encumbered by a low-mod housing covenant?	Source of low-mod housing covenant c/	Item # from Exhibit A the rent/operation is associated with (if applicable)
1	Loan	Low Mod Housing	Nettleton Rd. Hous. Assoc.	Housing Authority	Housing Authority	Affordable Housing	Yes	CRL	N/A
2	Loan	Sr Housing	Vista Hidden Valley Assoc.	Housing Authority	Housing Authority	Affordable Housing	Yes	CRL	N/A
4	Loan	Low Mod Housing	Solutions Family Center	Housing Authority	Housing Authority	Affordable Housing	Yes	CRL & Others	N/A
5	Promissory Note	Supportive Housing	S. Parham Hous. Corp.	Housing Authority	Housing Authority	Affordable Housing	Yes	CRL & Others	N/A
6	Residual Receipts	Low Mod Housing	Alpha Proj for th Homeless	Housing Authority	Housing Authority	Affordable Housing	Yes	CRL	N/A
7									
8									
9									

a/ May include revenues from rents, operation of properties, residual receipt payments from developers, conditional grant repayments, costs savings and proceeds from refinancing, and principal and interest payments from homebuyers subject to enforceable income limits.

b/ May include low-mod housing, mixed-income housing, low-mod housing with commercial space, mixed-income housing with commercial space.

c/ May include California Redevelopment Law, tax credits, state bond indentures, and federal funds requirements.

**City of Vista**  
**Inventory of Assets Received Pursuant to Health and Safety Code section 34176 (a) (2)**

Item #	Type of payment a/	Type of property with which the payments are associated b/	Property owner	Entity that collects the payments	Entity to which the collected payments are ultimately remitted	Purpose for which the payments are used	Is the property encumbered by a low-mod housing covenant?	Source of low-mod housing covenant c/	Item # from Exhibit A the rent is associated with (if applicable)
1	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	2
2	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	3
3	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	4
4	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	5
5	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	10
6	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	12
7	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	13
8	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	14
9	Rent	Commercial	Housing Authority	Housing Authority	Housing Authority	Afford. Housing	No	n/a	16
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									

a/ May include rents or home loan payments.

b/ May include low-mod housing, mixed-income housing, low-mod housing with commercial space, mixed-income housing with commercial space.

c/ May include California Redevelopment Law, tax credits, state bond indentures, and federal funds requirements.



1	Real Property	APN 175-274-10, 230 S. Santa Fe	\$928,284
2	Real Property	APN 175-302-04, 285 S Santa Fe	\$1,210,000
3	Real Property	APN 175-302-15, 315 S Santa Fe	Included #5
4	Real Property	APN 175-302-16, 319 S Santa Fe	Included #5
5	Real Property	APN 175-302-06, 321 S Santa Fe	\$640,214
6	Real Property	APN 175-302-07, 325 S Santa Fe	\$800,465
7	Real Property	APN 175-302-25, 267 S Santa Fe	\$530,670
8	Real Property	APN 176-300-54, 751 E Vista Way	\$5,315,046
9	Real Property	APN 176-300-55, 751 E Vista Way	Included #11
10	Real Property	APN 179-015-11, 657 S Santa Fe	\$324,757
11	Real Property	APN 179-022-02, 505 S Santa Fe	\$230,470
12	Real Property	APN 179-022-05, 515 S Santa Fe	\$529,535
13	Real Property	APN 179-022-06, 517 S Santa Fe	\$318,937
14	Real Property	APN 179-022-22, 603 S Santa Fe	\$697,303
15	Real Property	APN 179-023-11, 531 Mercantile	\$219,000
16	Real Property	APN 179-041-05, 514 S Santa Fe	\$662,170
17	Real Property	APN 179-041-06, 516 Santa Fe	Included #19
18	Real Property	APN 179-041-07, 522 S Santa Fe	Included #19
19	Real Property	APN 179-041-08, 526 S Santa Fe	Included #19
20	Real Property	APN 179-093-18, 420 Lado de Loma	\$1,440,344
21	Real Property	APN 179-093-23, 420 Lado de Loma	Included #23
22	Real Property	APN 179-093-30, 420 Lado de Loma	Included #23
23	Real Property	APN 179-093-32, 420 Lado de Loma	Included #23
24	Real Property	APN 179-093-34, 420 Lado de Loma	Included #23