

PROCLAMATION OF SALE MOTOR VEHICLES

For Sale By Public Auction

On Friday, 2nd March, 2018 @ 3.00 p.m

Venue : Auction Room, No. 98, Jalan Wijaya,
Century Garden, 80250 Johor Bahru, Johor.

www.autoauction.com.my

LEGAL OWNER: CIMB BANK BERHAD (13491-P) / CIMB ISLAMIC BANK BERHAD (671380-H)									
Lot No	Registration No	Make & Model	Year of Make	Registration Card (Yes/No)	Remarks	Puspakom Results (VR-1)	Engine Number	Chassis No	Reserve Price (RM)
STORE YARD : KSL JB - LOT 3065, JALAN SKUDAI, TAMAN IMPIAN SKUDAI, 81300 SKUDAI JOHOR BAHRU									
TELEPHONE NO : (07)-5548102 / 5548300									
VIEWING DATE : 28TH FEBRUARY & 1ST MARCH, 2018 (10.00AM - 4.00PM) & 2ND MARCH, 2018 (10.00AM - 1.00PM)									
S101	PEE8802	BMW 520 I	1997	NO		VR-1 NOT DONE	6400M179	BZ64014	9,000.00
S102	JHP4588	HONDA ACCORD 2.4	2004	NO		VR-1 NOT DONE	K24A4-1841792	PMHCM56703D101714	14,800.00
S103	JLP2701	NISSAN GRAND LIVINA 1.6	2009	NO		VR-1 NOT DONE	HR16*930044A	PN8BBAL10TCA61168	18,900.00
S104	JKC7104	PERODUA MYVI 1.3	2006	NO		VR-1 NOT DONE	E37A41L	PM2M301S002104409	5,800.00
S105	WMG3399	PEUGEOT 407 2.0	2004	NO		VR-1 NOT DONE	10LH1M1116177	VF36DRFNE21079423	10,300.00
S106	PUTRAJAYA496	PROTON PERSONA 1.6	2007	YES		VR-1 NOT DONE	S4PHNR4287	PL1CM6SRR8G119023	9,000.00
S107	JPK6517	PROTON PREVE 1.6	2013	NO		VR-1 NOT DONE	S4PHTH5688	PL1CR6STRDGO27038	22,900.00
S108	JRQ3772	TOYOTA VIOS 1.5	2016	NO		VR-1 NOT DONE	1NZZ394993	PN153HYF005092526	40,000.00
S109	BJR2118	TOYOTA WISH 2.0	2007	YES		VR-1 NOT DONE	1AZX027366	MR0X2AA1105027314	36,800.00
S110	BHP3353	HONDA ACCORD 2.4	2005	NO		VR-1 NOT DONE	K24A4-2840832	PMHCM56704D600817	22,400.00
S111	JKH3933	HONDA CIVIC 1.8	2007	NO		VR-1 NOT DONE	R18A11920988	PMHFD16307D300991	33,600.00
S112	WPG3218	HONDA CIVIC 2.0	2006	NO		VR-1 NOT DONE	K20Z21911172	PMHFD26306D401185	29,600.00
S113	JQP1935	NISSAN ALMERA 1.5	2014	NO		VR-1 NOT DONE	HR15969435C	PN8BBAN17TCA90082	35,000.00
S114	AFP3840	PROTON GEN 2 1.6	2005	NO		VR-1 NOT DONE	S4PHMR0840	PL1CM6LRR6G062066	5,600.00
S115	WC2464R	PROTON IRIZ 1.3	2016	NO		VR-1 NOT DONE	S4PEUY7919	PL1BH3LTRGG038425	26,000.00
S116	JLN6527	PROTON PERSONA 1.6	2009	NO		VR-1 NOT DONE	S4PHPR1367	PL1CM6SRR9G206747	14,400.00
S117	JPH7465	PROTON PREVE 1.6	2013	NO		VR-1 NOT DONE	S4PHTM8898	PL1CR6SNRDO33632	24,000.00
S118	W9345C	PROTON SAGA FLX 1.3	2013	NO		VR-1 NOT DONE	S4PETX1440	PL1BT3STREB416221	11,200.00
S119	JJR4129	PROTON SAVVY 1.2	2006	NO		VR-1 NOT DONE	D4FA270F013887	PL1BT2LRC6G015942	2,000.00
S120	WQP386	PROTON GEN 2 1.6	2005	NO		PASSED	S4PHMN8726	PL1CM6LRR6G060209	2,420.00
S121	JPL979	HONDA JAZZ 1.5	2008	NO		VR-1 NOT DONE	L15A71706526	MRHGE88909P040683	24,000.00
S122	WSK3015	MERCEDES BENZ E240	2004/2009	NO		VR-1 NOT DONE	11291331787378	WDB2110612A549861	37,600.00
S123	JLN2739	NAZA CITRA 2.0	2009	YES		VR-1 NOT DONE	G4GC8H364200	PNAKB3L038G043223	6,250.00
S124	WVY7170	NAZA FORTE 1.6	2011	NO		VR-1 NOT DONE	G4FCBH381909	PNAKN1H04BG010540	21,600.00
S125	JPC1581	PERODUA ALZA 1.5	2012	YES		PASSED	G07A34P	PM2M502G002119581	17,300.00
S126	JJA386	PROTON GEN 2 1.6	2004	NO		VR-1 NOT DONE	S4PHLW0295	PL1CM6LRR5G030306	4,800.00
STORE YARD : SHIMFA AUTO MELAKA - LOT 212, BATU 4 1/2, JLN BATU BERENDAM, 75350 MELAKA									
TELEPHONE NO : (06)-3172150 / 3178922									
VIEWING DATE : 26TH & 27TH FEBRUARY, 2018 (10.00AM - 4.00PM)									
S201	MCU164	NISSAN ALMERA 1.5	2016	NO		VR-1 NOT DONE	HR15974333C	HR15974333C	29,200.00
S202	JKP8230	PROTON PERSONA 1.6	2007	YES		PASSED	S4PHNR5893	PL1CM6SRR8G120411	7,300.00
S203	JPH4928	PROTON SAGA 1.3	2013	YES		VR-1 NOT DONE	S4PETN5280	S4PETN5280	10,000.00
S204	MCN9502	PROTON SAGA 1.3	2014	YES		VR-1 NOT DONE	S4PEUF8135	PL1BT3STREB465985	11,000.00
S205	WVL3991	VOLVO XC90 2.9	2004	NO		PASSED	B6294TA021572	YV1CZ91G845075292	18,800.00
S206	MCL2056	MERCEDES BENZ C180K	2005	NO		VR-1 NOT DONE	27194030087389	WDB2030466A794978	26,400.00
S207	WJH8656	NISSAN SERENA 2.0	2001	NO		VR-1 NOT DONE	SR20-384590B	ABAC23-A02811	12,800.00
S208	JPP9434	PERODUA ALZA 1.5	2013	NO		VR-1 NOT DONE	G75A40T	PM2M502G002156329	25,000.00
S209	MCW2461	PERODUA ALZA 1.5	2016	NO		VR-1 NOT DONE	G96B89K	PM2M502G002298051	35,000.00
S210	WYU3856	PERODUA MYVI 1.3	2013	NO		VR-1 NOT DONE	T25A39R	PM2M602S002118757	26,400.00
S211	W9407F	PERODUA MYVI 1.3	2013	NO		VR-1 NOT DONE	T62A22T	PM2M602S002140308	26,400.00
S212	WC3815Q	PROTON PERSONA 1.6	2016	NO		VR-1 NOT DONE	S4PHUV9158	PL1CM6SRRGG452920	27,300.00
S213	TBE3651	PROTON PERSONA ELEGANCE 1.6	2011	NO		VR-1 NOT DONE	S4PHRQ0278	PL1CM6SNRCG370115	15,200.00
S214	W3465J	PROTON SAGA FLX 1.3	2013	NO		VR-1 NOT DONE	S4PETY5977	PL1BT3STREB427796	11,200.00
S215	BHF2218	NAZA RIA 2.5	2004	YES		VR-1 NOT DONE	K5-082043	MZMUP7523DN009520	3,600.00
S216	NBP121	NAZA RIA 2.5	2005	YES		PASSED	K5-099919	MZMUP7523EG006850	1,760.00
S217	BJC7310	PERODUA MYVI 1.3	2006	NO		VR-1 NOT DONE	E05A22G	PM2M301S002060651	8,400.00
S218	BGW3061	TOYOTA UNSER 1.8	2003	NO		VR-1 NOT DONE	7K-0612018	PN111KF8104044789	12,800.00

STORE YARD : JIONG HUAT MOTOR - NO. 1022, JALAN MERSING, TAMAN SAM HOE, 86000 KLUANG, JOHOR
TELEPHONE NO : (07)-7721428 / 7745428

VIEWING DATE : 26TH & 27TH FEBRUARY, 2018 (10.00AM - 4.00PM)

S301	AHJ8908	PROTON PERSONA 1.6	2010	NO		VR-1 NOT DONE	S4PHQX3411	PL1CM6SRRBG312589	14,400.00
S302	JPK8037	PROTON SAGA FLX 1.3	2013	NO		VR-1 NOT DONE	S4PETP6410	PL1BT3SNRDB385890	11,000.00
S303	WLR6328	NAZA RIA 2.5	2004	YES		VR-1 NOT DONE	K5-079577	MZMUP7523DN008711	2,570.00
S304	JQN4438	PROTON PERSONA 1.6	2014	YES		VR-1 NOT DONE	S4PHUF9780	PL1CM6SNREG439563	16,700.00
S305	HWD4683	PROTON SAGA 1.6	2010	NO	RP INCLUSIVE OF 6% GST, DUTY NOT PAID	PASSED	S4PHQG8881	PL1BT6SNRAB152122	3,050.00

STORE YARD : SUCCESS EXHIBITION (1012349-P) - BLOK A JT 3, JALAN TASI K SATU, TAMAN TASI K, 83050 BATU PAHAT, JOHOR
TELEPHONE NO : (07)-4314252 / 012-6992999

VIEWING DATE : 26TH & 27TH FEBRUARY, 2018 (10.00AM - 4.00PM)

S401	JNC7562	JBC SY1044DVPMY	2011	NO		VR-1 NOT DONE	CA4D32-0901866524	PPJSY104432P00090	17,300.00
S402	JLN1991	NAZA RIA 2.5	2009	YES	RP INCLUSIVE OF 6% GST	VR-1 NOT DONE	K5-118038	PNAKA3Q039G022291	6,600.00

STORE YARD : TOO WAREHOUSE JB - LOT 942, BATU 7, 1/4 JALAN KOTA TINGGI, OFF JALAN MASAI, 81100 JOHOR BAHRU
TELEPHONE NO: (07)-3518261

VIEWING DATE : 28TH FEBRUARY & 1ST MARCH, 2018 (10.00AM - 4.00PM) & 2ND MARCH, 2018 (10.00AM - 1.00PM)

S501	WLK9600	KIA SPECTRA 1.6	2003	NO		VR-1 NOT DONE	S6D-059847	MNAFB2473CN009684	860.00
S502	JPY213	PERODUA ALZA 1.5	2014	NO		VR-1 NOT DONE	G59A84V	PM2M502G002174330	27,200.00
S503	JMN5799	PROTON EXORA 1.6	2010	NO		VR-1 NOT DONE	S4PHQW7481	PL1FZ6YNRBF049370	12,200.00
S504	CDN2767	PROTON IRIZ 1.3	2014	NO		VR-1 NOT DONE	S4PEUK0358	PL1BH3LNRFG002029	17,600.00
S505	JHX1851	TOYOTA VIOS 1.5	2005	NO		VR-1 NOT DONE	1NZ-X248415	PN153HY4208029054	14,100.00
S506	NBE2233	HONDA CITY 1.5	2006	NO		VR-1 NOT DONE	L15A13105242	PMHGD86506D205251	12,800.00
S507	WRL205	HONDA CITY 1.5	2008	NO		VR-1 NOT DONE	L15A25103523	PMHGD86708D103540	16,500.00
S508	JRT2957	PERODUA MYVI 1.5	2016	NO		VR-1 NOT DONE	R89A20U	PM2M603S002167102	34,000.00
S509	WYQ8050	PERODUA VIVA 1.0	2013	NO		VR-1 NOT DONE	L04B53C	PM2L251S002218868	11,200.00
S510	JRL6496	PROTON IRIZ 1.6	2016	NO		VR-1 NOT DONE	S4PHUW7041	PL1BH6LTRGG039937	33,200.00
S511	JLK6226	PROTON SATRIA NEO 1.6	2008	NO		VR-1 NOT DONE	S4PHPJ2711	PL1BS6MRRR9G019963	10,400.00
S512	JJJ7995	PROTON WIRA 1.5	2005	NO		VR-1 NOT DONE	4G15P-MP2349	PL1C97SNR6B113709	5,000.00
S513	JNV8570	VOLKSWAGEN PASSAT 1.8	2012	NO		VR-1 NOT DONE	CDA279932	WVWZZZ3CZCP049654	41,000.00

Next Auction Date: 16th March, 2018 (3.00pm, Friday)

MAIN TERMS & CONDITIONS

Prior to the auction sale, all intending bidders are required to deposit with the Auctioneer a sum of RM1,000.00 (if the Reserve Price is below RM100,000.00) or a sum of RM5,000.00 (if the Reserve Price is RM100,000.00 and above) ("Deposit") together with buyer's premium of RM530.00 (if the Purchase Price is above RM5,000.00) or RM 265.00 (if the Purchase Price is RM 5,000.00 and below) (inclusive of 6% GST) per vehicle by Cash, Credit Card (Visa/Master) or Bank Draft in favour of **PROPERTY AUCTION HOUSE SDN. BHD.** For payments via credit card a service charge of 2.5% will be imposed. **No personal cheques will be accepted.**

The balance of the purchase price shall be paid in full by the Purchaser within five (5) working days from the date of auction sale to the Legal Owner. All expenses incurred in respect of the ownership transfer shall be borne by the Purchaser.

The reserve price display and final bid (selling) price is inclusive of GST 6% for the vehicle subject to GST.

All vehicles are sold on an **"AS IS WHERE IS" BASIS** and subject to the **CONDITIONS OF SALE.**

Be sure to inspect the vehicles before bidding and no inspection is allowed during or after the auction.

All intending bidders are advised to inspect the conditions of the vehicles and conduct their own JPJ, PDRM (Police search) prior to the auction sale.

No document is given for vehicles cuts & joint.

IF, Puspakom VR 1 inspection is not done, successful bidder has to arrange for Puspakom VR 1 inspection on their own.

All successfully sold vehicles must have the inspection (VR1) by Puspakom before release from store yard.

NO REFUND shall be entertained for Puspakom VR 1 "Lulus Bersyarat", VR 1 "Gagal" due to engine changed and vehicles "Blacklisted" by the relevant authorities.

All details of the vehicles as listed in this POS are subject to change by the Legal Owner.

FURTHER PARTICULARS AND CONDITIONS OF SALE, PLEASE CONTACT THE UNDERMENTIONED AUCTIONEER(S) OR LOG ON TO www.autoauction.com.my

PROPERTY AUCTION HOUSE SDN. BHD. (187793X)

**No. 98, Jalan Wijaya, Century Garden,
80250 Johor Bahru, Johor.**

ALI AKBAR BIN MOHAMAD TAHIR

LICENSED AUCTIONEER

Tel : 07-3336226, 07-3333226

Fax : 07-3316226

CIMB BANK BERHAD

HOTLINE: 1 300-88-0811 or LOG ON TO apmart.cimbbank.com.my

CONDITIONS OF SALE

- 1 THIS SALE is made by *CIMB BANK BERHAD / CIMB ISLAMIC BANK BERHAD ("Owner") in exercise of the rights and powers conferred upon the Owner pursuant to a Hire Purchase Agreement / Hire Purchase-i Agreement (the date(s) as appearing in the Proclamation of Sale) executed by ("Hirer") as appearing in the Proclamation of Sale) in favour of the Owner and is subject to the regulations implied or imposed upon or relating to or affecting the subject vehicle.
- 2 **The vehicle is sold on an "as is where is" basis.**
- 3 All intending bidders are required to deposit with the Auctioneer a sum of RM1,000.00 (if the Reserve Price is below RM100,000.00) or a sum of RM5,000.00 (if the Reserve Price is RM100,000.00 and above) ("Deposit") together with buyers premium of RM530.00 (if the Purchase Price is above RM5,000.00) or RM 265.00 (if the Purchase Price is RM5,000.00 and below) (inclusive of 6% GST) per vehicle by Cash, Credit Card (Visa/Master) or Bank Draft in favour of the Auctioneer prior to the auction sale. Any person who intends to bid on behalf of another, corporation or firm is required to deposit with the Auctioneer prior to the auction sale a letter or any other relevant documents acceptable to the Owner to state that he is acting on behalf of another person, corporation or firm and he is authorised to sign all the necessary documents. All intending bidders are required to verify their identities by showing the Auctioneer their identity cards (or other document(s) of identification acceptable by the Auctioneer) prior to the commencement of the auction for the purpose of verification, failing which they shall not be entitled to bid. An undischarged bankrupt is also not allowed to bid or to act as an agent.
- 4 Subject to the Reserve Price together with Goods and Services Tax ("GST") (whenever applicable), the highest bidder being so allowed by the Auctioneer, shall be the successful purchaser ("Successful Purchaser") and the Auctioneer and/or the Owner shall have the right to refuse any bid without having the necessity to give any reason for such refusal. If any dispute arises as to any bid or bids and/or the bidding process and/or the highest bid, the Auctioneer may, after having first obtained the Owner's consent, at his own discretion determine the dispute or re-conduct the auction sale at the last disputed bid or may withdraw the Vehicle from the auction sale.
- 5 No bid shall be less than the last previous bid at a sum to be fixed by the Auctioneer at the time of the sale and no bidding shall be retracted. Should there be any retraction from the bidder before the fall of the hammer, the Deposit of **RM1,000.00 or RM5,000.00** as the case maybe, shall be forfeited by the Owner and the vehicle shall at the option of the Owner be put up for sale again or the Auctioneer may decide to adjourn the auction sale to another date at the instruction of the Owner.
- 6 The price after the close of bidding shall be known as "**Purchase Price**".
- 7 Immediately after the fall of the hammer, the deposit pursuant to Clause 3 above shall be treated as part payment to the Purchase Price and the Successful Purchaser shall sign the Memorandum of Contract attached to this Condition of Sale.
- 8 In the event that the Successful Purchaser fails to sign the Memorandum of Contract, the Deposit paid pursuant to Clause 3 herein shall be forfeited by the Owner and the vehicle shall forthwith be put up for sale again or the Owner may decide to adjourn the auction sale to another date.
- 9 The balance of the Purchase Price shall be paid in full by the Successful Purchaser within **five (5) working days** from the date of auction sale to the Owner ("**Expiry Date**"). However, the period of five (5) working days may be extended by the Owner at its absolute discretion upon written request by the Successful Purchaser before Expiry Date provided always that the Successful Purchaser shall pay the Owner late payment charges to be determined by the Owner at its absolute discretion on or before the extended expiry date.
- 10 In default of such payment of the balance of purchase price or late payment charges (if applicable) within the time and in the manner as stipulated in Clause 9 above, the Deposit paid pursuant to Clause 3 above shall be forfeited by the Owner and the vehicle may be put up for sale by the Owner at its sole discretion.
- 11 Upon full payment of the balance of the purchase price in accordance with Clause 9 above and late payment charges (if applicable), the Owner shall deliver to the respective store yard for the Successful Purchaser to collect the duly executed transfer document and the original registration card of the vehicle, if the same is in the possession of the Owner.
- 12 Time shall be the essence of this contract of sale.
- 13 Any request for refund of monies (which is limited only to the following reasons) paid by the Successful Purchaser shall be allowed provided a written request together with supporting documents (contract note, JPJ search, etc.) is submitted to Owner within 30 days from the auction date:-
 - (a) Vehicle failed PUSPAKOM VR-1 inspection **while still in the store yard** due to floor board cut, all pillars cut, chassis tampered, engine tampered,
 - (b) Information on the model of vehicle and year of manufacture are wrongly declared and do not match the information on the registration card,
 - (c) Transfer of ownership cannot be registered due to Police Bond, JPJ Blacklisted other than traffic summons.
 - (d) Only the [Purchase Price] will be refunded by Owner whereas the buyer's premium will be refunded by Auctioneer. Other cost including but not limited to repair, spray-painting, towing, etc. will not be claimable by the Successful Purchaser.
- 14 For avoidance of doubt, **strictly NO REFUND SHALL BE ENTERTAINED FOR:** -
 - (a) Claim for refund which is not submitted within thirty (30) days from the date of auction.
 - (b) Transfer of ownership which cannot be registered due to traffic summons.
 - (c) Vehicle with VR-1 "LULUS BERSYARAT" report which includes but not limited to pillar cut, change of engine, former usage as taxi, parts missing irrespective of whether the vehicle's condition is declared or not during the auction.
 - (d) Defects were found after the vehicle was released from the store yard notwithstanding the PUSPAKOM VR-1 inspection has failed,
 - (e) Vehicle was taken out from the store yard without prior PUSPAKOM VR-1 inspection at the Owner's panel storeyard.
 - (f) In the event custom duty on the vehicle was not paid.

Note: The PUSPAKOM VR-1 inspection must be carried out in the store yard before the vehicle can be released from the store yard.
- 15 The Successful Purchaser's claim for refund shall only be limited to the Purchase Price paid for the Vehicle. The Purchase Price and the Buyer's Premium shall be refunded to the Successful Purchaser. The Successful Purchaser shall have no further claims against the Owner and/or the Auctioneer. The Owner and/or the Auctioneer shall not be liable for any consequential damages/ losses of whatsoever nature suffered by the Buyer.
- 16 The Successful Purchaser admits and confirms that:
 - (a) he has inspected the vehicle and tendered his bid with full knowledge/notice of the actual state and condition of the vehicle and purchases the vehicle on an "**as is where is**" basis and shall not be entitled to terminate his purchase or to make any claim for compensation or reduction of the Purchase Price or claim any damages in respect of any misdescription of the condition, state and other aspects of the vehicle;
 - (b) he made/submitted the bid solely as a result of his own inspection/evaluation and depending on his/her own skill and judgment and not in reliance on any representation or warranty, whether written, oral or implied, by or from the Owner, the Auctioneer and/or the Assignee/ Lender/ Financier's Solicitors;
 - (c) As from the time of the sale of the vehicle, the vehicle shall be at the sole risk of the Successful Purchaser with regards to any loss or damage of whatsoever nature or howsoever occurring.
- 17 The Owner gives no warranty as to the accuracy or correctness of the information and statements contained in the Proclamation of Sale and this Conditions of Sale as to the state or condition of the vehicle other than that the Owner is the lawful and beneficial assignee of the vehicle. Save as aforesaid, no representation/ warranty is made by or implied against the Owner in respect of the vehicle and all matters in relation hereto.
- 18 The Owner is under no obligation to answer any query or request by the Successful Purchaser and any refusal or failure by the Owner to answer such request for any reason whatsoever shall not be a ground for non-completion or delay in completion of this sale.
- 19 The Owner disclaims all liability in any informal communication between the Successful Purchaser and the Owner before or after the sale and the Successful Purchaser shall have the duty to verify all communications in relation to the vehicle and the sale herein.
- 20 All necessary investigations required by intending bidders for their purpose and consideration shall be made by the intending bidders themselves at their own costs and expenses.
- 21 All risk, loss or damage, including but not limited to loss or damage by fire, storm, earthquake, malicious damage, any loss or damage of whatsoever nature or howsoever occurring to the vehicle shall pass to the Successful Purchaser on the date of auction sale.
- 22 The Owner reserves the right to impose such additional terms and conditions in respect of the sale of the vehicle as the Owner deems fit from time to time by giving prior notice of 14 calendars days.
- 23 If there is any conflict or inconsistency between the English text and the text in any other languages of the Proclamation of Sale and/ or the Conditions of Sale, the English text shall prevail. In the event of any ambiguity or inconsistency in the interpretation or constructions of the Agreement, the Owner shall determine such ambiguity or inconsistency and the Owner's decision shall be final and binding.
- 24 Terms used in this Conditions of Sale and not otherwise defined shall have the meanings given to them in the Proclamation of Sale.
- 25 In these clauses as above stated, where the context so permits, the singular includes the plural and vice versa and the masculine includes the feminine and neuter genders.
- 26 Each of the clauses of this Conditions of Sale is severable and distinct from one another and if any one or more of the clauses or any part thereof is or becomes invalid, illegal or unenforceable, the validity, legality or enforceability of the remaining Clauses of this Conditions of Sale shall not thereby be affected or impaired in any way.
- 27 The Auctioneer shall have the liberty to postpone, call-off or adjourn the public auction at any material time without having to provide any reasons or grounds whatsoever.
- 28 The Reserve Price and the Purchase Price of the vehicle are inclusive of GST (whenever applicable).