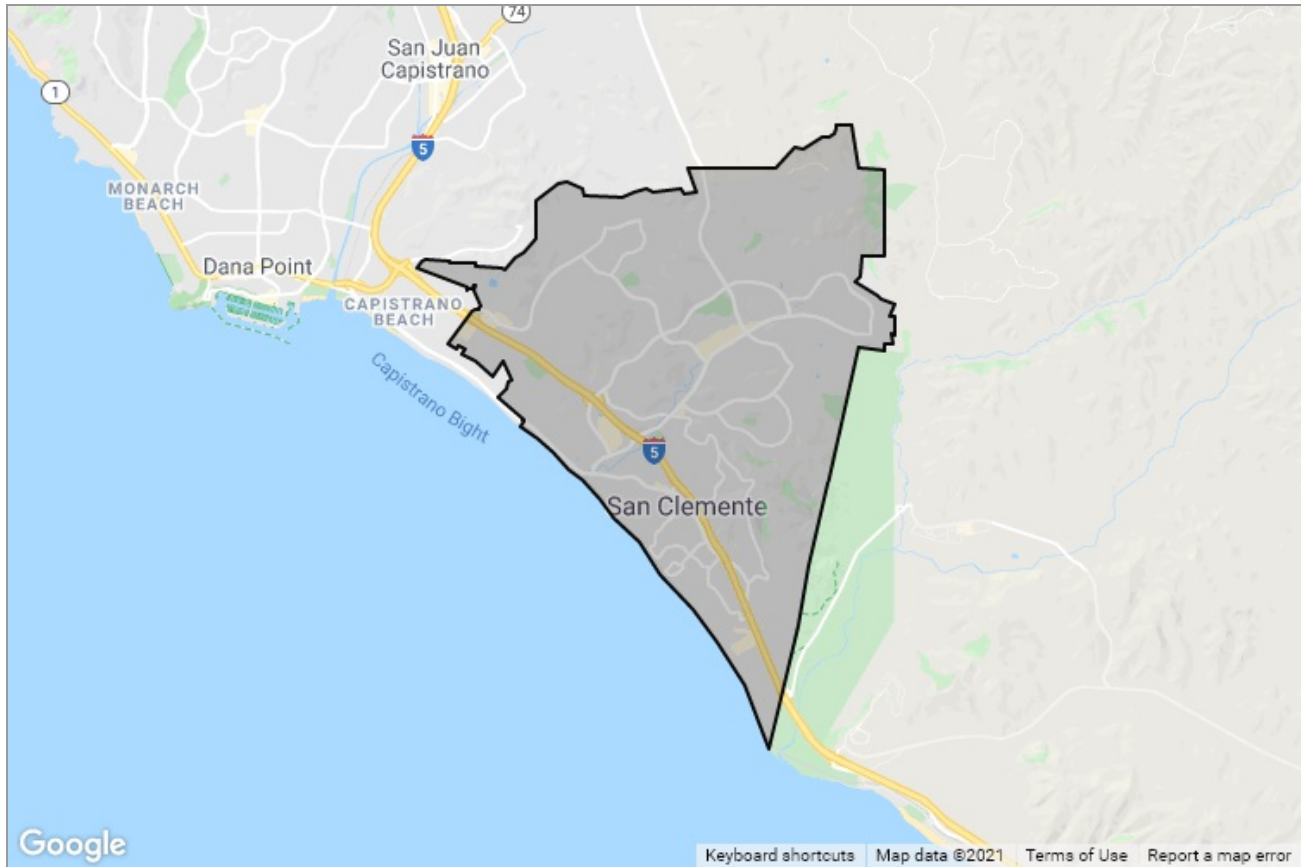


LOCAL ECONOMIC AREA REPORT

# San Clemente, California



**Criteria Used for Analysis**

Income:  
**Median Household Income**  
**\$110,106**

Age:  
**Median Age**  
**40.8**

Population Stats:  
**Total Population**  
**66,527**

Segmentation:  
**1st Dominant Segment**  
**Exurbanites**

**Consumer Segmentation**

Life Mode <b>What are the people like that live in this area?</b>	<b>Affluent Estates</b> Established wealth—educated, well-travelled married couples	Urbanization <b>Where do people like this usually live?</b>	<b>Suburban Periphery</b> Affluence in the suburbs, married couple-families, longer commutes
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**Top Tapestry Segments**

	<b>Exurbanites</b>	<b>Golden Years</b>	<b>Boomburbs</b>	<b>Trendsetters</b>	<b>City Lights</b>
<b>% of Households</b>	4,204 (17.1%)	3,391 (13.8%)	3,350 (13.6%)	2,096 (8.5%)	1,985 (8.1%)
<b>Lifestyle Group</b>	Affluent Estates	Senior Styles	Affluent Estates	Uptown Individuals	Middle Ground
<b>Urbanization Group</b>	Suburban Periphery	Suburban Periphery	Suburban Periphery	Principal Urban Centers	Urban Periphery
<b>Residence Type</b>	Single Family	Multi-Units, Single Family	Single Family	High-Density Apartments	Multi-Units, Single Family
<b>Household Type</b>	Married Couples	Singles	Married Couples	Singles	Married Couples
<b>Average Household Size</b>	2.48	2.05	3.22	2.1	2.56
<b>Median Age</b>	49.6	51	33.6	35.5	38.8
<b>Diversity Index</b>	32.6	40.6	60.9	75.2	73.6
<b>Median Household Income</b>	\$98,000	\$61,000	\$105,000	\$51,000	\$60,000
<b>Median Net Worth</b>	\$451,000	\$140,000	\$304,000	\$16,000	\$64,000
<b>Median Home Value</b>	\$346,000	\$283,000	\$293,000	—	\$323,000
<b>Homeownership</b>	85.4 %	63.7 %	84.5 %	24.9 %	52.5 %
<b>Average Monthly Rent</b>	—	—	—	\$1,340	—
<b>Employment</b>	Professional or Management	Professional or Services	Professional or Management	Professional, Services or Management	Professional or Services
<b>Education</b>	College Degree	College Degree	College Degree	College Degree	College Degree
<b>Preferred Activities</b>	Contract for home care services . Prefer natural, organic products.	Travel overseas frequently . Shop, pay bills, track investments online.	Hold gym membership; own home equipment . Prioritize physical fitness.	Travel frequently . Shop at Whole Foods, Trader Joe's.	Play the lottery . Shop for trusted brands.
<b>Financial</b>	Invest actively; use financial planners	Manage portfolios of CDs, stocks	Have home mortgage	Seek financial advice; build stock portfolios	Bank in person; pay bills online
<b>Media</b>	Support public TV/radio	Watch cable TV; read newspapers	Own, use latest devices	Stay connected; prefer texting	Listen to classic rock, alternative, hip-hop radio
<b>Vehicle</b>	Choose late-model luxury cars, SUVs	Prefer late-model vehicle	Prefer SUVs, luxury cars, minivans	Choose subcompacts, public transportation	Take public transportation

## About this segment

# Exurbanites

This is the

# #1

dominant segment  
for this area

In this area

# 17.1%

of households fall  
into this segment

In the United States

# 1.9%

of households fall  
into this segment

## An overview of who makes up this segment across the United States

### Who We Are

Exurbanites residents are approaching retirement but showing few signs of slowing down. They are active in their communities, generous in their donations, and seasoned travelers. They take advantage of their proximity to large metropolitan centers to support the arts, but prefer a more expansive home style in less crowded neighborhoods. They have cultivated a lifestyle that is both affluent and urbane.

### Our Neighborhood

- Established neighborhoods (most built between 1970 and 1990) found in the suburban periphery of large metropolitan markets.
- A larger market of empty nesters, married couples with no children; average household size is 2.48.
- Primarily single-family homes with a high median value of \$346,000, most still carrying mortgages.
- Higher vacancy rate at 9%.

### Socioeconomic Traits

- Residents are college educated; more than half have a bachelor's degree or higher, almost 80% have some college education.
- This labor force is beginning to retire. One in three households currently receive Social Security or retirement income. Labor force participation has declined to less than 60%.
- Unemployment remains low at 5.5%; more of the residents prefer self-employment or working from home.
- Consumers are more interested in quality than cost. They take pride in their homes and foster a sense of personal style.
- Exurbanites residents are well connected, using the Internet for everything from shopping to managing their finances.
- Sociable and hardworking, they still find time to stay physically fit.

### Market Profile

- Exurbanites residents' preferred vehicles are late-model luxury cars or SUVs
- They are active supporters of the arts and public television/radio.
- Attentive to ingredients, they prefer natural or organic products.
- Gardening and home improvement are priorities, but they also use a number of services, from home care and maintenance to personal care.
- Financially active with wide-ranging investments, these investors rely on financial planners, extensive reading and the Internet to handle their money.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2020. Update Frequency: Annually.

## About this segment

# Golden Years

This is the  
**#2**  
dominant segment  
for this area

In this area  
**13.8%**  
of households fall  
into this segment

In the United States  
**1.3%**  
of households fall  
into this segment

### An overview of who makes up this segment across the United States

#### Who We Are

Golden Years residents are independent, active seniors nearing the end of their careers or already in retirement. This market is primarily singles living alone or empty nesters. Those still active in the labor force are employed in professional occupations; however, these consumers are actively pursuing a variety of leisure interests—travel, sports, dining out, museums and concerts. They are involved, focused on physical fitness and enjoying their lives. This market is smaller, but growing, and financially secure.

#### Our Neighborhood

- This older market has a median age of 51 years and a disproportionate share (nearly 30%) of residents aged 65 years or older.
- Single-person households (over 40%) and married-couple families with no children (one-third) dominate these neighborhoods; average household size is low at 2.05.
- Most of the housing was built after 1970; approximately 43% of householders live in single-family homes and 42% in multi-unit dwellings.
- These neighborhoods are found in large metropolitan areas, outside central cities, scattered across the U.S.

#### Socioeconomic Traits

- Golden Years residents are well educated—20% have graduate or professional degrees, 26% have bachelor's degrees, and 26% have some college credits.
- Unemployment is low at 7%, but so is labor force participation at 55%, due to residents reaching retirement.
- Median household income is higher in this market, more than \$61,000. Although wages still provide income to 2 out of 3 households, earned income is available from investments, Social Security benefits and retirement income.
- These consumers are well connected: Internet access is used for everything from shopping or paying bills to monitoring investments and entertainment.
- They are generous supporters of the arts and charitable organizations.
- They keep their landlines and view cell phones more as a convenience.

#### Market Profile

- Avid readers, they regularly read daily newspapers, particularly the Sunday edition.
- They subscribe to cable TV; news and sports programs are popular as well as on-demand movies.
- They use professional services to maintain their homes inside and out and minimize their chores.
- Leisure time is spent on sports (tennis, golf, boating and fishing) or simple exercise like walking.
- Good health is a priority; they believe in healthy eating, coupled with vitamins and dietary supplements.
- Active social lives include travel, especially abroad, plus going to concerts and museums.
- Residents maintain actively managed financial portfolios that include a range of instruments such as common stock and certificates of deposit (more than six months).

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2020. Update Frequency: Annually.

## About this segment

# Boomburbs

This is the  
**#3**  
dominant segment  
for this area

In this area  
**13.6%**  
of households fall  
into this segment

In the United States  
**1.7%**  
of households fall  
into this segment

### An overview of who makes up this segment across the United States

#### Who We Are

Young professionals with families who have opted to trade up to the newest housing in the suburbs make up this growth market. Original Boomburbs neighborhoods began growing in the 1990s and continued through the peak of the housing boom. Most of those neighborhoods are fully developed now. This is an affluent market but with a higher proportion of mortgages. Rapid growth still distinguishes the Boomburbs neighborhoods, although the boom is more subdued now than it was 10 years ago. So is the housing market. Residents are well-educated professionals with a running start on prosperity.

#### Our Neighborhood

- Growth markets are in the suburban periphery of large metropolitan areas.
- Young families are married with children; average household size is 3.22.
- Home ownership is 84%, with the highest rate of mortgages, 78%.
- Primarily single-family homes, in new neighborhoods, 72% built since 2000.
- Median home value is \$293,000.
- Lower housing vacancy rate at 5.3%.
- The cost of affordable new housing comes at the expense of one of the longest commutes to work, over 30 minutes average, including a disproportionate number (34.5%) commuting across county lines.

#### Socioeconomic Traits

- Well-educated young professionals, 52% are college graduates.
- Unemployment is low at 5.2%; high labor force participation at 72%; most households have more than two workers.
- Longer commute times from the suburban growth corridors have created more home workers.
- They are well connected: own the latest devices and understand how to use them efficiently; biggest complaints—too many devices and too many intrusions on personal time.
- Financial planning is well under way for these professionals.

#### Market Profile

- Boomburbs residents prefer late model imports, primarily SUVs, and also luxury cars and minivans.
- This is one of the top markets for the latest in technology, from smartphones to tablets to Internet connectable televisions.
- Style matters in the Boomburbs, from personal appearance to their homes. These consumers are still furnishing their new homes and already remodeling.
- They like to garden but more often contract for home services.
- Physical fitness is a priority, including club memberships and home equipment.
- Leisure includes a range of activities from sports (hiking, bicycling, swimming, golf) to visits to theme parks or water parks.
- Residents are generous supporters of charitable organizations.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2020. Update Frequency: Annually.

## About this segment

# Trendsetters

This is the

# #4

dominant segment for this area

In this area

# 8.5%

of households fall into this segment

In the United States

# 1.1%

of households fall into this segment

## An overview of who makes up this segment across the United States

### Who We Are

Armed with the motto "you're only young once," Trendsetters residents live life to its full potential. These educated young singles aren't ready to settle down; they do not own homes or vehicles and choose to spend their disposable income on upscale city living and entertainment. Dressed head to toe in the most current fashions, their weeknights and weekends are filled discovering local art and culture, dining out or exploring new hobbies. Their vacations are often spontaneous, packed with new experiences and chronicled on their Facebook pages.

### Our Neighborhood

- Trendsetters residents are singles—living alone or with roommates or partners.
- Approximately 75% rent in upscale, multi-unit structures.
- High-rent cities like New York; San Francisco; Chicago; and Washington, D.C. are popular among renters willing to pay well above U.S. average rent.
- Commuting can take up to an hour; public transportation, walking and biking are popular; many own no vehicle.

### Socioeconomic Traits

- These residents are young and well educated; almost half have a bachelor's degree or more.
- Well paid, with little financial responsibility, these consumers are spenders rather than savers. They seek financial advice and are already building their stock portfolios.
- Image is important to these consumers. They use the Internet to keep up with the latest styles and trends and shop around for good deals.
- Trendsetters residents travel often, exploring new destinations and experiences.
- Socially and environmentally conscious, they are willing to pay more for products that support their causes.
- Up-to-date on technology, they explore and exploit all the features of their smartphones.
- They are attentive to good health and nutrition.

### Market Profile

- Not only do Trendsetters residents spend freely on fashionable and branded clothing, they also own the latest in cell phones and tablets.
- Particularly for residents that often work at home, wireless Internet access is a must. Many are fans of Mac computers.
- To keep up with their busy social calendar, they are always connected. Texting is their preferred form of communication, but they also dedicate time to social media, recounting their experiences via Facebook and Twitter.
- Trendsetters residents seek out new adventures—explore local arts and culture, take on new hobbies such as drawing or painting; often make last-minute travel plans.
- These avid readers embrace e-books and e-newspapers but do prefer hard-copy versions of women's fashion and epicurean magazines.
- Trendsetters residents jog, run or walk for exercise and occasionally attend a yoga class.
- These consumers shop at Whole Foods or Trader Joe's and buy organic when they can; however, their cart is more often filled with prepared or ready-to-heat meals.
- To suit their urban lifestyle (and parking options), the cars they own are subcompact.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2020. Update Frequency: Annually.

## About this segment

# City Lights

This is the  
**#5**  
dominant segment  
for this area

In this area  
**8.1%**  
of households fall  
into this segment

In the United States  
**1.4%**  
of households fall  
into this segment

## An overview of who makes up this segment across the United States

### Who We Are

City Lights, a densely populated urban market, is the epitome of equality. The wide-ranging demographic characteristics of residents mirror their passion for social welfare and equal opportunity. Household types range from single person to married-couple families, with and without children. A blend of owners and renters, single-family homes and townhomes, midrise and high-rise apartments, these neighborhoods are racially and ethnically diverse. Many residents have completed some college or a degree, and they earn a good income in professional and service occupations. Willing to commute to their jobs, they work hard and budget well to support their urban lifestyles, laying the foundation for stable financial futures.

### Our Neighborhood

- Half of the homes are single-family residences or townhomes.
- Tenure is 50-50: half of households are owned and half are rented. Median home value and average gross rent exceed U.S. values.
- Households include families, both married couples and single parents, as well as singles. The distribution is similar to the U.S., with slightly more single-person households.
- Housing is older in this market: 2 out of 3 homes were built before 1970.
- Most households own one vehicle, but public transportation is still a necessity for daily commutes.

### Socioeconomic Traits

- City Lights residents earn above average incomes, but lag the nation in net worth.
- Labor force participation exceeds the U.S. average. Residents work hard in professional and service occupations but also seek to enjoy life.
- These consumers save for the future, often to achieve their dream of home ownership. They often engage in discussion about financial products and services among their peers. They earn dividend incomes from their portfolios but steer away from risky investments.
- These consumers are price savvy but will pay for quality brands they trust.
- Reflecting the diversity of their neighborhoods, residents stand by their belief in equal opportunity.
- Attuned to nature and the environment, and when they can, purchase natural products.

### Market Profile

- Price-conscious consumers, they seek out deals on brands they like at warehouse clubs, Walmart or Target.
- Residents are traditional in many ways. They prefer to bank in person but are increasingly paying their bills online. They rarely carry a credit card balance but occasionally buy on credit.
- Most residents have high-speed Internet access at home and use their computers for basic browsing and some shopping. They find technology cumbersome, preferring to make a phone call rather than text. They aren't that keen on social media either.
- These are health-conscious consumers, who purchase low-calorie and low-fat food.
- Dreaming of a brighter future, they often try their luck on the lottery.
- Their taste in music is varied, typically classic rock, alternative or hip hop, and even classical music, listening during their daily commutes.

The demographic segmentation shown here can help you understand the lifestyles and life stages of consumers in a market. Data provider Esri classifies U.S. residential neighborhoods into 67 unique market segments based on socioeconomic and demographic characteristics. Data Source: Esri 2020. Update Frequency: Annually.

# San Clemente, California: Population Comparison

## Total Population

This chart shows the total population in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



## Population Density

This chart shows the number of people per square mile in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



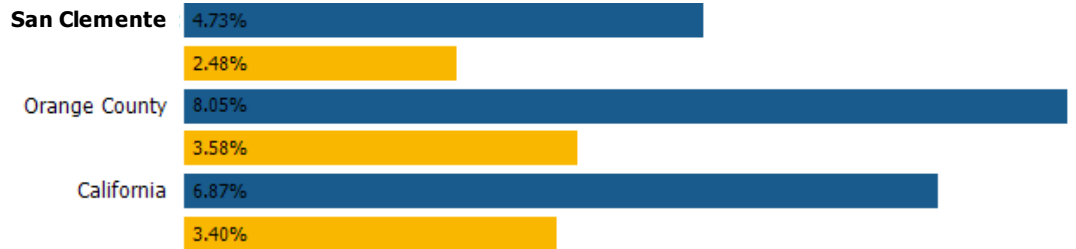
## Population Change Since 2010

This chart shows the percentage change in area's population from 2010 to 2020, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



## Total Daytime Population

This chart shows the number of people who are present in an area during normal business hours, including workers, and compares that population to other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

San Clemente





### Daytime Population Density

This chart shows the number people who are present in an area during normal business hours, including workers, per square mile in an area, compared with other geographies. Daytime population is in contrast to the "resident" population present during evening and nighttime hours.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



■ San Clemente

### Average Household Size

This chart shows the average household size in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



■ 2020  
■ 2025 (Projected)

### Population Living in Family Households

This chart shows the percentage of an area's population that lives in a household with one or more individuals related by birth, marriage or adoption, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



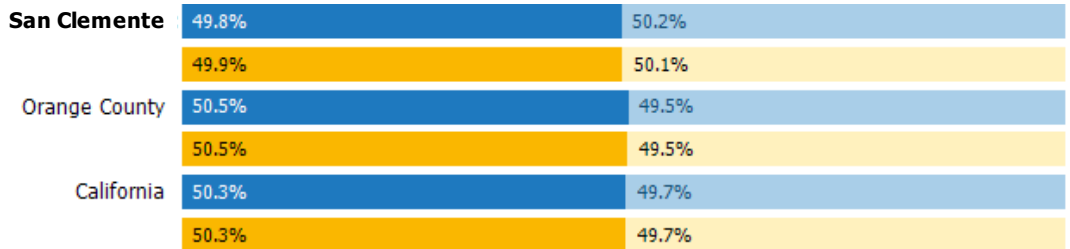
■ 2020  
■ 2025 (Projected)

### Female / Male Ratio

This chart shows the ratio of females to males in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



■ Women 2020  
■ Men 2020  
■ Women 2025 (Projected)  
■ Men 2025 (Projected)

# San Clemente, California: Age Comparison

## Median Age

This chart shows the median age in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



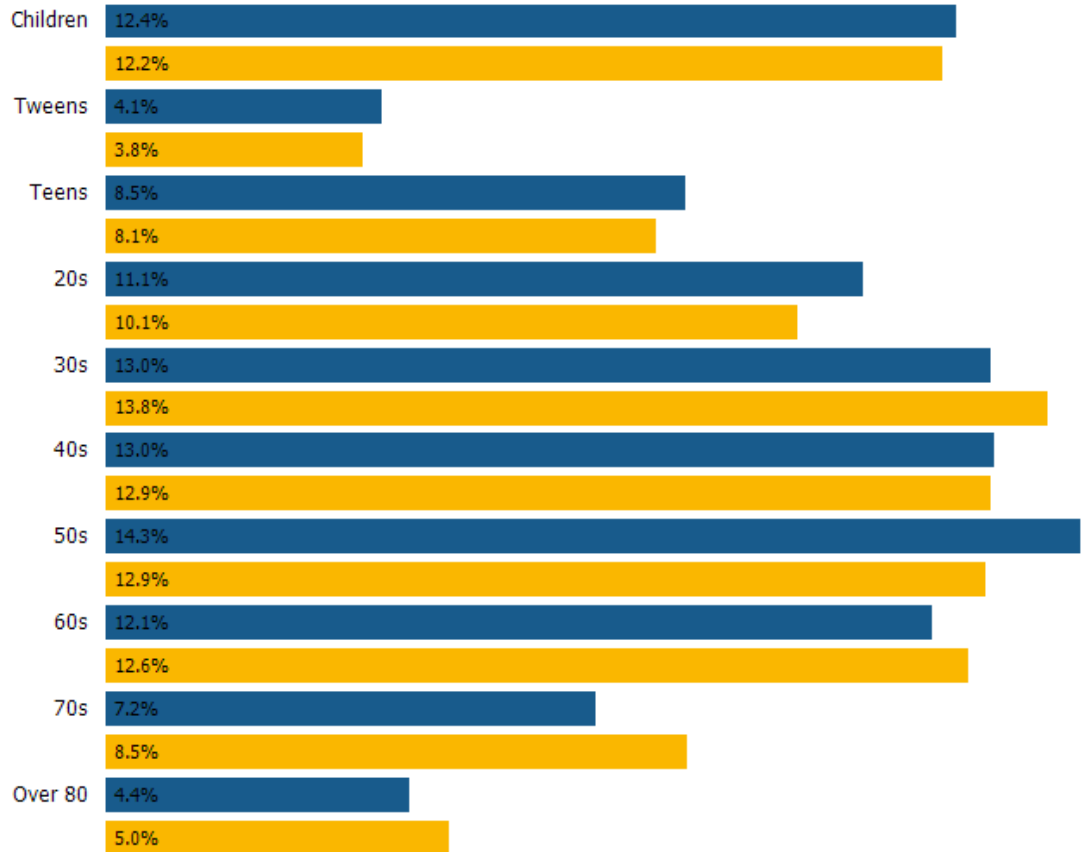
## Population by Age

This chart breaks down the population of an area by age group.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



## San Clemente, California: Marital Status Comparison

### Married / Unmarried Adults Ratio

This chart shows the ratio of married to unmarried adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Married

This chart shows the number of people in an area who are married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Never Married

This chart shows the number of people in an area who have never been married, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Widowed

This chart shows the number of people in an area who are widowed, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Divorced

This chart shows the number of people in an area who are divorced, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



## San Clemente, California: Economic Comparison

### Average Household Income

This chart shows the average household income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



### Median Household Income

This chart shows the median household income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



### Per Capita Income

This chart shows per capita income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

2020  
2025 (Projected)



### Average Disposable Income

This chart shows the average disposable income in an area, compared with other geographies

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



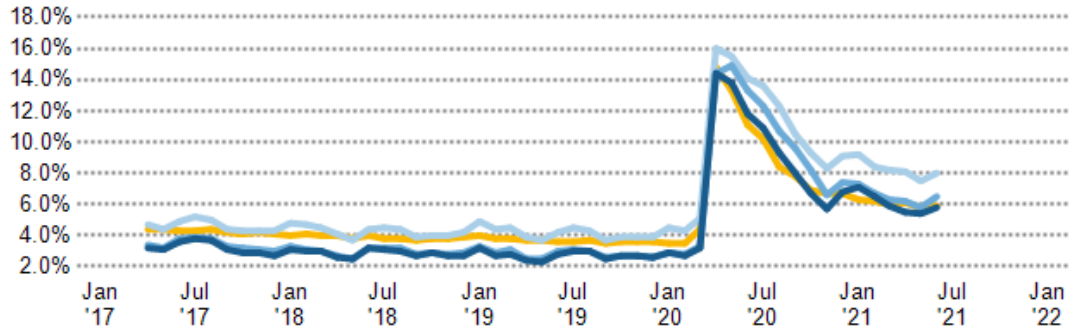
### Unemployment Rate

This chart shows the unemployment trend in an area, compared with other geographies

Data Source: Bureau of Labor Statistics via 3DL

Update Frequency: Monthly

- San Clemente
- Orange County
- California
- USA

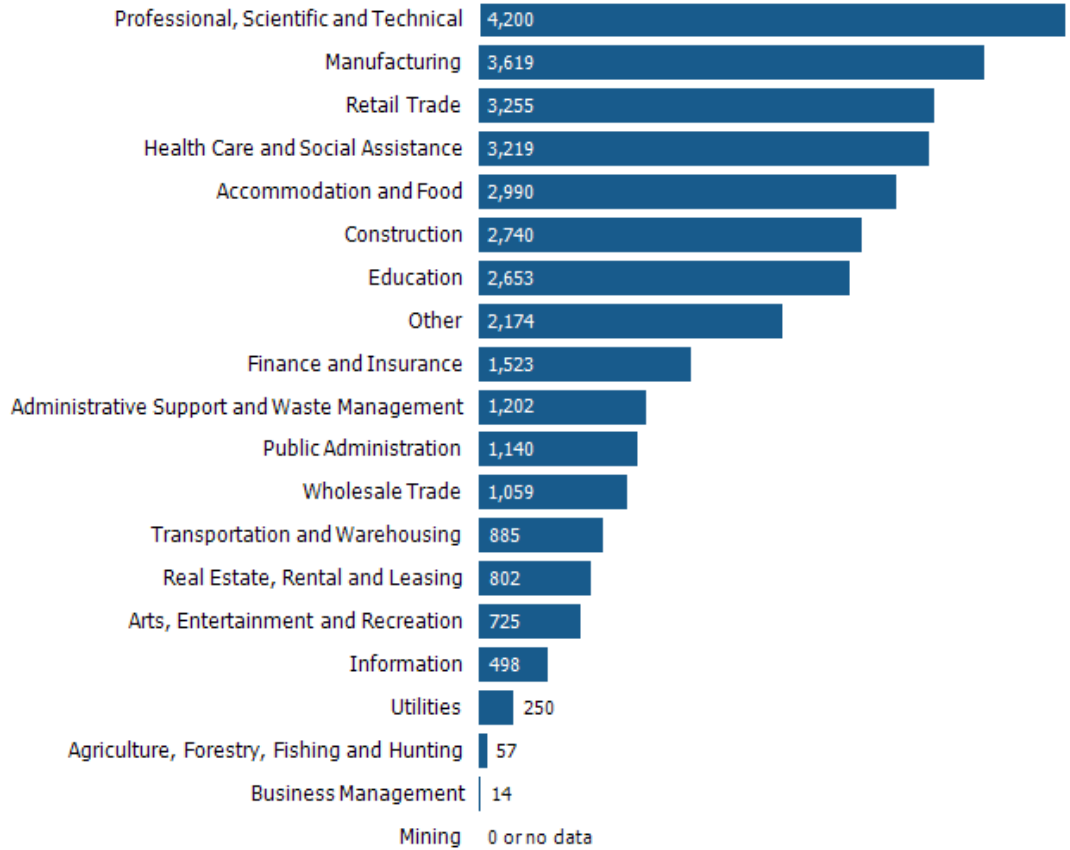


### Employment Count by Industry

This chart shows industries in an area and the number of people employed in each category.

Data Source: Bureau of Labor Statistics via Esri, 2020

Update Frequency: Annually



## San Clemente, California: Education Comparison

### Less than 9th Grade

This chart shows the percentage of people in an area who have less than a ninth grade education, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Some High School

This chart shows the percentage of people in an area whose highest educational achievement is some high school, without graduating or passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### High School GED

This chart shows the percentage of people in an area whose highest educational achievement is passing a high school GED test, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### High School Graduate

This chart shows the percentage of people in an area whose highest educational achievement is high school, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Some College

This chart shows the percentage of people in an area whose highest educational achievement is some college, without receiving a degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Associate Degree

This chart shows the percentage of people in an area whose highest educational achievement is an associate degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Bachelor's Degree

This chart shows the percentage of people in an area whose highest educational achievement is a bachelor's degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



### Grad/Professional Degree

This chart shows the percentage of people in an area whose highest educational achievement is a graduate or professional degree, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually



## San Clemente, California: Commute Comparison

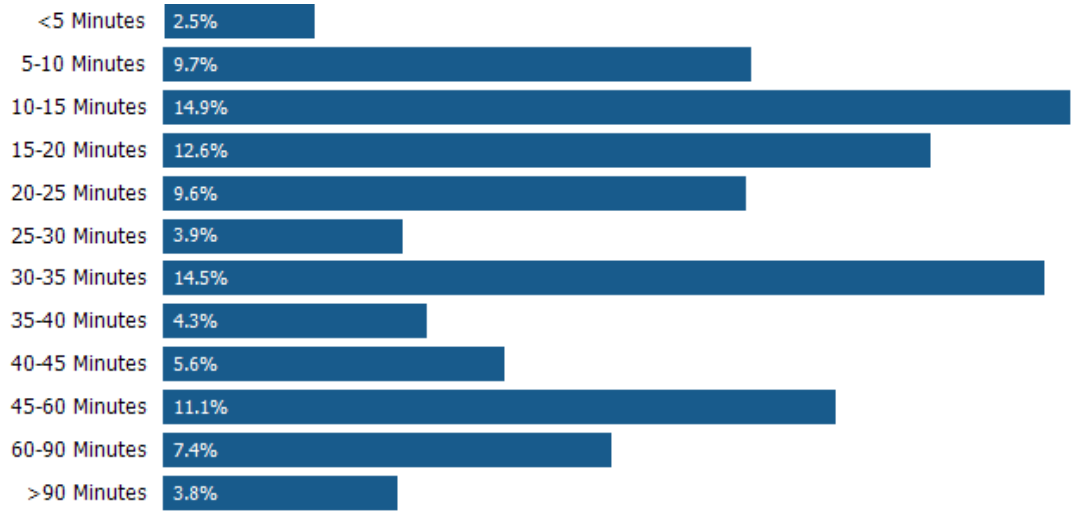
### Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

■ San Clemente



### How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute, by percentage of an area's population.

Data Source: U.S. Census American Community Survey via Esri, 2020

Update Frequency: Annually

■ San Clemente





## San Clemente, California: Home Value Comparison

### Median Estimated Home Value

This chart displays property estimates for an area and a subject property, where one has been selected. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



### 12 mo. Change in Median Estimated Home Value

This chart shows the 12-month change in the estimated value of all homes in this area, the county and the state. Estimated home values are generated by a valuation model and are not formal appraisals.

Data Source: Valuation calculations based on public records and MLS sources where licensed

Update Frequency: Monthly



## About RPR (Realtors Property Resource)

- Realtors Property Resource® is a wholly owned subsidiary of the National Association REALTORS®.
- RPR offers comprehensive data – including a nationwide database of 164 million properties – as well as powerful analytics and dynamic reports exclusively for members of the NAR.
- RPR's focus is giving residential and commercial real estate practitioners, brokers, and MLS and Association staff the tools they need to serve their clients.
- This report has been provided to you by a member of the NAR.



## About RPR's Data

RPR generates and compiles real estate and other data from a vast array of sources. The data contained in your report includes some or all of the following:

- **Listing data** from our partner MLSs and CIEs, and related calculations, like estimated value for a property or median sales price for a local market.
- **Public records data** including tax, assessment, and deed information. Foreclosure and distressed data from public records.
- **Market conditions and forecasts** based on listing and public records data.
- **Census and employment data** from the U.S. Census and the U.S. Bureau of Labor Statistics.
- **Demographics and trends data** from Esri. The data in commercial and economic reports includes Tapestry Segmentation, which classifies U.S. residential neighborhoods into unique market segments based on socioeconomic and demographic characteristics.
- **Business data** including consumer expenditures, commercial market potential, retail marketplace, SIC and NAICS business information, and banking potential data from Esri.
- **School data and reviews** from Niche.
- **Specialty data sets** such as walkability scores, traffic counts and flood zones.



## Update Frequency

- Listings and public records data are updated on a continuous basis.
- Charts and statistics calculated from listing and public records data are refreshed monthly.
- Other data sets range from daily to annual updates.

## Learn more

For more information about RPR, please visit RPR's public website: <https://blog.narrpr.com>

