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Management's Responsibility for the Financial Statements

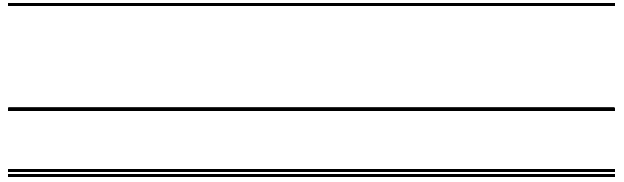
Auditor's Responsibility

Opinion

Howard, Moore & McDuffie, P.C.

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Fair Value Measurements

