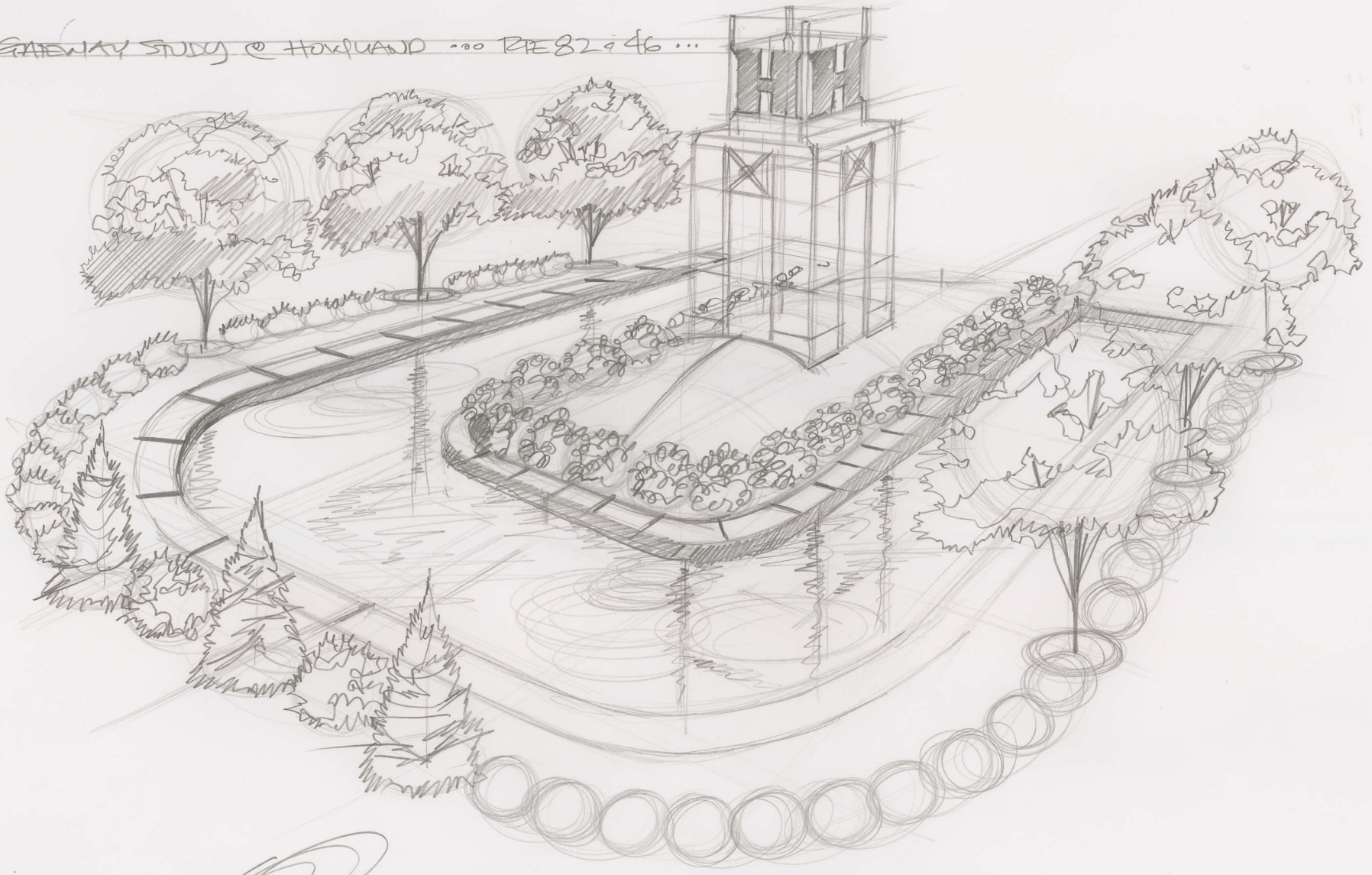


• GATEWAY STUDY @ HOWLAND ... PR 82946 ...



*[Signature]* FOUNDATIONS 12/08 ...