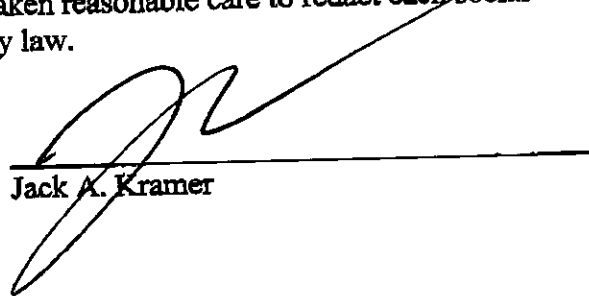


I affirm under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.



Jack A. Kramer



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