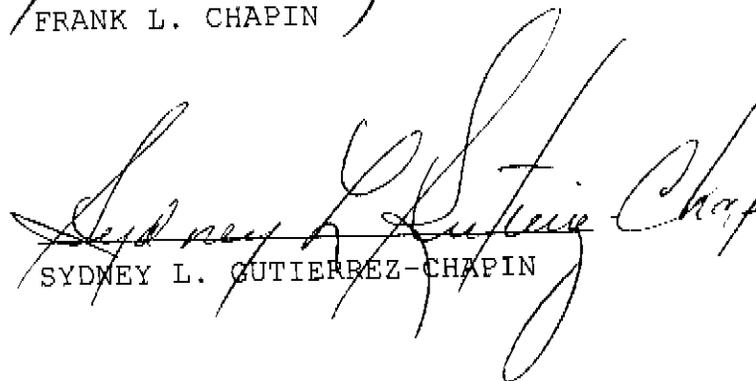


Chapin and/or Sydney L. Gutierrez-Chapn, 319 Church Street, P.O.
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263-3390 during normal business hours.

DATED this 3rd day of August, 2004.


FRANK L. CHAPIN


SYDNEY L. GUTIERREZ-CHAPIN