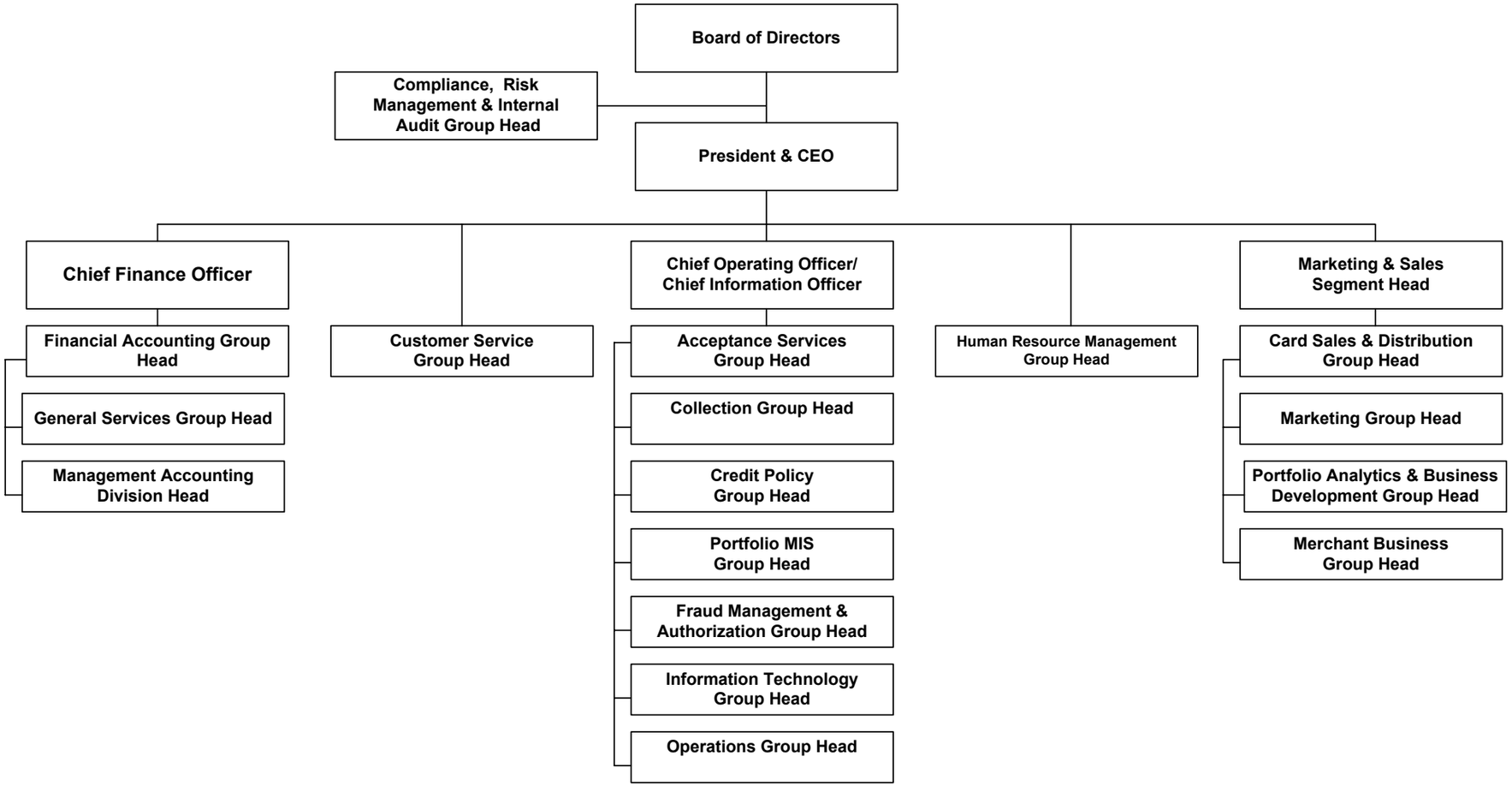BANKARD, INC
(as of October 1, 2009)