

IN THE CIRCUIT COURT OF MILLER COUNTY, ARKANSAS

**DALE DROSTE, JARL CARTWRIGHT, BRAD
SCHOONOVER, and WILLIAM and DEBRA
KELLER, INDIVIDUALLY AND AS CLASS
REPRESENTATIVES ON BEHALF OF ALL
SIMILARLY SITUATED PERSONS,**

PLAINTIFFS,

VS.

FARMERS INSURANCE EXCHANGE, et al.,

DEFENDANTS.

CASE NO. CV-2004-294-3

**FINAL JUDGMENT APPROVING SETTLEMENT, CERTIFYING CLASS FOR
SETTLEMENT PURPOSES, AWARDING CLASS COUNSEL ATTORNEYS' FEES,
AWARDING CLASS REPRESENTATIVE INCENTIVE FEES, AND DISMISSING
ACTION WITH PREJUDICE**

On the 24th day of January, 2011, the Court heard the Joint Motion for Final Approval of Agreement of Settlement (“Joint Motion for Final Approval”), Plaintiffs’ Brief in Support of the Joint Motion for Final Approval, Class Counsel’s Application for Attorneys’ Fees and Reimbursement of Costs Related to the Agreement of Settlement and for Class Representative Incentive Fees (“Class Counsel’s Application for Fees”), and Plaintiffs’ Submission of Evidence in Support of Joint Motion for Final Approval, Plaintiffs’ Brief in Support of Joint Motion for Final Approval, and Class Counsel’s Application for Fees (“Plaintiffs’ Submission of Evidence”) in this case (the “Action”).

WHEREAS this court has subject matter jurisdiction in the Action, and jurisdiction over the parties.

WHEREAS, on June 30, 2009, this court conducted an evidentiary hearing on Plaintiffs' Motion for Class Certification.

WHEREAS the parties' Joint Motion for Final Approval requests (a) certification of the class for settlement purposes only; (b) final approval of the Proposed Settlement preliminarily approved by this Court on August 20, 2010 and memorialized in the Agreement of Settlement and Order Preliminarily Approving Class Settlement; and (c) dismissal with prejudice of Plaintiffs' claims against Defendants Farmers Insurance Exchange, Texas Farmers Insurance Company, Farmers Insurance Company, Inc., Fire Insurance Exchange, Truck Insurance Exchange, Civic Property & Casualty Company, Exact Property & Casualty Company Inc., Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance Company of Columbus, Inc., Farmers New Century Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company, Neighborhood Spirit Property & Casualty Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, American Federation Insurance Company, Foremost Lloyds of Texas, Farmers Group, Inc., Farmers Underwriters Association, Fire Underwriters Association and Truck Underwriters Association (the "Defendants"); and

WHEREAS Class Counsel's Application for Fees requests that this Court award attorneys' fees and reimbursement of expenses to Class Counsel and incentive fees to the Class Representatives in connection with this Action; and

WHEREAS in connection with the Joint Motion for Final Approval and Class Counsel's Application for Fees, the Court considered, among other things, said pleadings, all exhibits and affidavits thereto, Plaintiffs' Brief in Support of Joint Motion for Final Approval of Agreement of Settlement, all exhibits and attachments thereto, the testimony of witnesses, Plaintiffs'

Submission of Evidence, all exhibits and attachments thereto, Plaintiffs' Exhibits 1 – 13 which were admitted into evidence for all purposes at the Settlement Final Approval Hearing, Defendants Exhibits 1 – 9 which were admitted into evidence for all purposes at the Settlement Final Approval Hearing, all pleadings filed in this matter, the Court's file, and the representations, statements and arguments of counsel; and

WHEREAS Plaintiffs and Defendants have heretofore executed and filed an Agreement of Settlement (the "Agreement") with the Court on August 20, 2010; and

WHEREAS all of the Defendants have entered into the Agreement as parties to this Action, have previously appeared herein as parties in this Action, or consented to the jurisdiction of this Court for purposes of the settlement of this matter and have requested approval of the Agreement, and have submitted themselves to the jurisdiction of the Court to implement the Agreement and for this Court to enforce the Agreement and this Court has jurisdiction over the Defendants for those purposes; and

WHEREAS on August 20, 2010, the Court entered the Order Preliminarily Approving Class Settlement ("Preliminary Approval Order"), preliminarily approving the Agreement, preliminarily certifying this Action as a class action for settlement purposes only, and scheduling this hearing for January 24, 2011 at 9:00 a.m. ("Settlement Final Approval Hearing") (a) to determine whether the Proposed Settlement of the Action on the terms and conditions provided for in the Agreement is fair, reasonable and adequate, as required by ARK. R. CIV. P. 23(e), and should be finally approved by the Court; (b) to determine whether this case should be certified as a class action for settlement purposes only and that the requirements of ARK. R. CIV. P. 23 have been met; (c) to determine whether a final judgment can and should be entered herein; and (d) to consider Class Counsel's Application for Fees; and

WHEREAS, the Court ordered on August 20, 2010, that the Class Notice and Claim Form, in the form attached to the Agreement as Exhibits "2" and "3", be mailed by the Administrator appointed by the Court, Rust Consulting, Inc. ("Rust"), by first-class mail, postage prepaid, on or before October 19, 2010 (the "Notice Mailing Date") to all potential Class Members whose names were ascertained by Insurers through a reasonable search of their electronic records at their last known address with address updating and verification where reasonably available, and that the internet website and a 1-800 number be implemented on or before the Notice Mailing Date; and

WHEREAS the parties' evidence proves that such Class Notice was mailed and the 1-800 number and internet website were established in accordance with the terms of the Agreement and as required by this Court's Order Preliminarily Approving Class Settlement; and

WHEREAS, in accordance with the Class Notice and as published on the website, the Settlement Final Approval Hearing was duly held before this Court on January 24, 2011; and

WHEREAS, at the Settlement Final Approval Hearing, the Court considered, among other matters: (a) the Court's subject matter jurisdiction and jurisdiction over the parties; (b) whether certification of a class for settlement purposes was appropriate and proper under ARK. R. CIV. P. 23; (c) whether the settlement was fair, reasonable and adequate within the meaning of ARK. R. CIV. P. 23(e), including whether the settlement was fairly and honestly negotiated at arm's length, whether serious questions of law or fact exist placing the ultimate outcome of the merits of the litigation in doubt, the substantial benefits of the relief provided to the Class Members, whether the value of an opportunity for an immediate recovery outweighs the mere possibility of future relief on the merits, the complexity, length, and expense of further litigation, the limited opposition to the settlement, and the judgment of the parties that the

settlement is fair and reasonable; (d) the adequacy of the representation of the class by the Plaintiffs/Class Representatives and by Class Counsel; (e) an analysis of whether the constitutional procedural due process requirements for notice, an opportunity to be heard, a right to opt-out, and adequate representation have been met as described in *Phillips Petroleum Co. v. Shutts*, 472 U.S. 797 (1985); and (f) the fairness and reasonableness of Class Counsel's Application for Fees under applicable law; and

WHEREAS, at the Settlement Final Approval Hearing, the Court also fulfilled its duty to undertake to independently evaluate the fairness, reasonableness, and adequacy of the Agreement and Class Counsel's Application for Fees by considering not only the pleadings and arguments of Plaintiffs, Class Counsel and Defendants, but also by rigorously and independently evaluating each of the terms and provisions of the Agreement, including the provisions for claims and the payments of benefits to the class, other states' laws and Class Counsel's Application for Fees on behalf of the absent class members, and the benefits to the absent class members, and in doing so, the Court also considered any argument which could reasonably be made against approval of the Agreement and Class Counsel's Application for Fees, even if such argument was not actually presented to the Court by pleading or oral argument; and

WHEREAS, by performing this independent analysis and evaluation of the terms and provisions of the Agreement, the benefits to the class, and the Joint Motion for Final Approval and Class Counsel's Application for Fees, the Court has fully considered and protected the interests of all absent Class Members under ARK. R. CIV. P. 23; and

WHEREAS, the Class Notice advised Class Members of their right to opt out, and of the method by which a Class Member could request exclusion from the Settlement and the Class and pursue an independent legal remedy against Defendants; and

WHEREAS, all Class Members had the absolute right to opt out and pursue an independent legal remedy against Defendants; and

WHEREAS, the Class Notice advised Class Members that they would waive the right to pursue an independent remedy against the Defendants if they failed to request exclusion; and

WHEREAS, any Class Member who failed to request exclusion under the terms of the Class Notice voluntarily waived the right to pursue an independent remedy against Defendants; and

WHEREAS, the Class Notice advised Class Members of their right to be heard and of the method by which a Class Member could properly file objections and request to be heard at the Settlement Approval Hearing; and

WHEREAS the Class Notice informed Class Members that if they elected to object instead of requesting exclusion, that by doing so such Class Member would waive the right to pursue an independent legal remedy against Defendants and would be bound by any final judgment entered by the Court in this matter; and

WHEREAS, 10 objections were filed by 13 Class Members who had notice of the hearing and had the right to appear and be heard.

NOW, THEREFORE, having read and considered all submissions made in connection with the Joint Motion for Final Approval and Class Counsel's Application for Fees, the objections and having reviewed and considered the files and records herein, the testimony and all other evidence submitted, the Court finds and concludes as follows:

1. This Court has subject matter jurisdiction over this action. ARK. CONST. Amend. 80; ARK. CODE Ann. § 16-13-201(a).
2. This Court has jurisdiction over the Defendants Farmers Insurance Exchange, Farmers Insurance Company, Inc., Texas Farmers Insurance Company and Farmers Group, Inc.

who have appeared herein, and has jurisdiction over the remaining Defendants who have also now appeared herein, and for the additional reasons that: (1) they entered into and are parties to the Agreement made and entered into in this state; (2) have appeared herein requesting preliminary and final approval of the Agreement; and (3) they consent to the jurisdiction of this Court over them for the purposes of approving, implementing and enforcing the Agreement by this Court.

3. This Court has jurisdiction over the absent class members based upon the Court's findings and conclusions, set out below, that the absent class members have been afforded the due process protections required by the Arkansas and United States Constitutions of notice, an opportunity to be heard, a right to opt out, and adequate representation. *Phillips Petroleum Co. v. Shutts*, 472 U.S. 797 (1985).

4. The parties filed the Agreement with this Court on August 20, 2010. The Court adopts the definitions of those terms and provisions contained in the Agreement which are used and referred to in this Final Judgment.

5. The Fourth Amended Complaint filed in this Action alleges that Defendants improperly withheld payments of General Contractor's Overhead and Profit ("GCOP") from amounts paid on claims under Homeowners Insurance policies of Class Members. Defendants maintain that GCOP was properly paid when it was reasonably likely the services of a general contractor would be required to manage, supervise and coordinate the repairs of a Covered Loss. Defendants also deny the Plaintiffs' contention made throughout the course of this Action that there is an industry standard rule which requires that GCOP must always be paid whenever three or more trades are implicated in the repair of a Covered Loss, deny they had a rule which required GCOP to be paid every time three or more trades are implicated in the repair of a

Covered Loss, and they deny all the material allegations contained in the Fourth Amended Complaint, to which they have also raised numerous defenses to Plaintiffs' claims.

6. On August 20, 2010, the parties, upon filing the Agreement, requested preliminary approval of the Agreement, and the Court granted preliminary approval with its Order Preliminarily Approving Class Settlement.

7. Plaintiffs and Defendants have now applied to the Court for final approval of the terms of the Agreement and for the entry of this Final Judgment. In support of that application, the parties submitted, among other things, evidence concerning the dissemination and adequacy of the Class Notice and notice of this hearing, evidence regarding the names of potential Class Members who have submitted requests for exclusion from the Settlement Class, evidence regarding the negotiation of the Agreement, evidence regarding the fairness, reasonableness, and adequacy of the substantive terms of the Agreement, evidence regarding the value of the settlement and benefits to the class, evidence regarding compliance with ARK. R. CIV. P. 23, evidence regarding the adequacy of Plaintiffs and Class Counsel to represent the absent Class Members, and evidence regarding the fairness, reasonableness and adequacy of Class Counsel's Application for Fees. In support of the Joint Motion for Final Approval, Plaintiffs submitted a Brief in Support of Joint Motion for Final Approval, setting forth extensive argument and authority along with various Exhibits attached thereto. Class Counsel's Application for Fees also contained both extensive argument and authority and various exhibits attached thereto.

8. Plaintiffs offered into evidence at the Settlement Approval Hearing the following evidence in support of the Joint Motion for Final Approval, and Class Counsel's Application for Fees:

PLAINTIFFS' EXHIBIT #	DESCRIPTION
1.	Affidavit of Dale Droste
2.	Affidavit of Jarl Cartwright
3.	Affidavit of Brad Schoonover
4.	Affidavit of William Keller
5.	Affidavit of Debra Keller
6.	Affidavit of Michael Angelovich
7.	Affidavit of Jason Roselius
8.	Affidavit of John Goodson
9.	Affidavit of Michael Burrage
10.	Affidavit of Kim Schmidt
11.	Order Preliminarily Approving Class Settlement
12.	Agreement of Settlement
13.	Declaration of Professor James L. Gibson

The Court admitted Plaintiffs' Exhibits 1 through 13 into evidence for all purposes.

Defendants offered into evidence at the Settlement Approval Hearing the following evidence:

DEFENDANTS' EXHIBIT #	DESCRIPTION
1.	Affidavit of Linda Zander
2.	Affidavit of Christopher Bulger
3.	Affidavit of James M. Blair
4.	Certified copies of pleadings from <i>Lindquist v. Farmers Insurance Company of Arizona, Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange, Mid-Century Insurance Company and Farmers Group, Inc.</i> , pending in the United States District Court of Arizona, Case No. CV 06-597-TUC-FRZ, filed on December 4, 2006
5.	Certified copies of pleadings from <i>Mills v. Foremost Insurance Company</i> , pending in the United States District Court for the Middle District of Florida, Case No. 8:06-CV-00986-EAK-AEP, filed on February 28, 2006
6.	Certified copies of pleadings from <i>Ketenchian v. Farmers Insurance Exchange, Farmers Group, Inc., Farmers Underwriters Association, Truck Insurance Exchange, Truck Underwriters Association, Fire Insurance Exchange, Fire Underwriters Association and Mid-Century Insurance Company</i> , pending in the Superior Court for the State of California, County of Los Angeles, Complex Division, Case No. BC406549, filed on January 28, 2009
7.	Certified copies of pleadings from <i>Quezada v. Texas Farmers Insurance Company</i> , pending in a Harris County District Court, Case No. 2009-32697, filed on July 10, 2009

8.	Certified copies of pleadings from <i>Humphries v. Texas Farmers Insurance Company</i> , pending in a District Court of Collin County, Texas, Case No. 366-00370-2009, filed on January 29, 2009
9.	Certified copies of pleadings from <i>Addison v. Foremost Insurance Company Grand Rapids, Michigan; Foremost Property and Casualty Company; Foremost Signature Insurance Company</i> ; pending in the Common Pleas Ninth Judicial District of Charleston County, South Carolina, Case No. 2010-CP-7478

The Court admitted Defendants' Exhibits 1 through 9 into evidence for all purposes.

9. As part of its Preliminary Approval Order, the Court certified for settlement purposes, a Settlement Class defined as follows:

Each insured of Insurers who was paid a claim for a Covered Loss during the Class Period under a Homeowners Insurance policy of insurance (written by an Insurer) for the physical loss or damage to their dwelling or other structure, excluding, however, the following: (a) persons who asserted claims which were the subject of any lawsuit filed during the Class Period alleging causes of action related to any Released Claims which resulted in a final judgment; (b) persons who asserted claims related to any Released Claims for which an Insurer received an executed release during the Class Period; (c) insureds of Farmers Insurance Exchange and Farmers Insurance Company, Inc. in the State of Oklahoma; (d) persons with claims under a Homeowners Insurance policy which were the subject of any lawsuit filed during the Class Period alleging causes of action related to any Released Claims in which plaintiff(s) did not plead, allege or seek certification of a class of claimants; and (e) Defendants, all present or former officers and/or directors of Defendants, Neutral Evaluators, Class Counsel and their immediate family, any member of the Arkansas Judiciary and their immediate family, Insurers' counsel of record and their immediate family, and all persons who make a timely election to be excluded from the settlement class.

The Class Period for the Settlement Class is defined as follows:

"Class Period" means the period of time ending upon the date of Preliminary Approval, and commencing on (a) September 8, 1996 for insureds of Farmers Insurance Exchange, Texas Farmers Insurance Company, Farmers Insurance Company, Inc., Foremost Insurance Company Grand Rapids, Michigan and Foremost Property and Casualty Insurance Company; (b) August 20, 2006 for insureds of Fire Insurance Exchange, Truck Insurance Exchange, Civic Property & Casualty Company, Exact Property &

Casualty Company Inc., Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance Company of Columbus, Inc., Farmers New Century Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company, Neighborhood Spirit Property & Casualty Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, American Federation Insurance Company, Foremost Lloyds of Texas; and (c) December 4, 2002 for insureds of Farmers Insurance Company of Arizona.

The Court hereby adopts and affirms this definition of the Settlement Class and Class Period for purposes of this Final Judgment and certifies this Action, for settlement purposes only, as a Class Action.

10. The Court finds and concludes, based upon the pleadings and evidence, that this Action meets all the requirements of ARK. R. CIV. P. 23 for certification of a settlement class; that the requirements for due process under the Arkansas and United States Constitutions and all other applicable rules and law have been met; and that this Action can therefore be certified as a class action for purposes of settlement, because: (1) the class definition is objective, meaningful and explicit, and it readily and clearly identifies the Settlement Class affected by the Agreement and this Final Judgment; (2) the Settlement Class is so numerous that joinder of all members is impracticable; (3) there are questions of law or fact that are common to the Settlement Class that predominate over any individual questions; (4) the claims of the representative Plaintiffs are typical of the claims of the Settlement Class; (5) the representative Plaintiffs and Class Counsel have fairly and adequately protected the interests of the Settlement Class, including those Class Members who were the putative class members in the Subsequently Filed Actions described herein; and (6) certification of a Settlement Class is superior to other available methods for the fair and efficient adjudication of the controversy.

11. This Action meets the class definition requirement of ARK. R. CIV. P. 23 because the Class definition is objective, meaningful, and explicit, and it readily, understandably, and clearly identifies the Settlement Class affected and encompassed by the Agreement and this final Judgment. The Court finds that any person can: (1) review the class definition contained in the Class Notice; (2) readily determine if they are a member of the Settlement Class; (3) readily determine if they will be affected by the Agreement and this Final Judgment; and (4) readily determine whether any of the exclusions apply.

12. This Action meets the numerosity requirement of ARK. R. CIV. P. 23 because the Settlement Class is so numerous that joinder of all members is impracticable. The parties have introduced evidence that the total number of Class Members is approximately 1.8 million persons. Joinder of over 1.8 million persons in this Action would be impracticable.

13. This Action meets the predominance and commonality requirements of ARK. R. CIV. P. 23. Plaintiffs allege a common wrong against Defendants, arising out of the same or very similar policy language in each Homeowners Insurance policy providing for actual cash value and/or replacement cost coverage or both as to GCOP. The following core questions of law and/or fact are germane to all Class Members' claims: whether, as alleged by Plaintiffs, Defendants' insurance policies required the payment of GCOP to Class Members as part of the actual cash value of the loss when it was reasonably likely the services of a general contractor would be required to manage, supervise and coordinate the repairs of a Covered Loss; whether Defendants failed to pay GCOP when it was owed; and whether that failure to pay GCOP resulted in damages to the members of the class. These common liability questions clearly predominate over any questions affecting only individual members. The Court finds and concludes that Plaintiffs have identified these overarching common issues regarding the payment of GCOP, that they

affect all Class Members, that these overarching common issues are issues of liability, that these overarching issues predominate over any individual questions, and that the Settlement Class is sufficiently cohesive to warrant adjudication by representation.

14. In addition to these overarching common questions, the Court also finds numerous other common questions of law and/or fact that predominate over any individual issues, including:

- What is the proper standard for Defendants to apply when determining whether to include GCOP in actual cash value payments;
- Whether the repairs to the policyholders' property would reasonably involve the use of a general contractor (and the insurer would be obligated to pay GCOP) where the repairs to the policyholders' property involves the services of three or more trades;
- Whether the presence of three independent trades in the initial estimate can be used as an objective standard for determining whether a general contractor should be considered to be reasonably or likely required;
- Whether it is the custom and practice in the insurance industry to pay GCOP where the insurer's estimate reflects that the repairs/replacement of the damage will require the use of three trades or more;
- Whether any exception to an alleged "three trades rule" can be limited to claim files that include a written notation evidencing such an exception (in other words, whether it can be presumed that GCOP should be included absent a specific finding in the file that a general contractor is not likely to be required);
- Whether defendants had an obligation to the class members to include an allowance for GCOP on the line items included in its estimates of damage losses suffered by the class members and failed to do so;
- Whether Defendants had an obligation to inform the class members of their potential right to receive GCOP;

15. In making the commonality and predominance analysis, the Court examined the various states' laws and reported case decisions that have been briefed by the parties through the course of the litigation. The Court concludes, based upon that examination, that the laws of the various states regarding the obligation to make payment of GCOP when it is reasonably likely the

services of a general contractor would be required to manage, supervise and coordinate the repair of a Covered Loss do not conflict in any material way with one another. Accordingly, the Court finds and concludes that the law of Arkansas does not conflict in any material way with those laws of other jurisdictions regarding the obligation to make payment of GCOP; that the application of Arkansas law on this obligation causes no injury to the Class Members in approving the settlement; and accordingly, the Court will apply this Arkansas law to the common liability claims in making its settlement approval analysis. The Court further finds and concludes that choice of law is not an impediment to certification of the class for purposes of settlement in this case. The Court further concludes the proposed settlement does not give rise to an intra-class conflict.

16. This Action further meets the predominance requirement of ARK. R. CIV. P. 23 because these common questions of law or fact clearly predominate over any questions affecting only individual members. The Court finds and concludes that the Plaintiffs have identified these overarching common issues regarding the payment of GCOP that affect all Class Members, that these overarching issues of liability predominate over any individual questions, and that the Settlement Class is sufficiently cohesive to warrant adjudication by representation.

17. This Action meets the typicality requirement of ARK. R. CIV. P. 23 because the claims of the representative Plaintiffs are typical of the claims of the members of the Settlement Class. The Court finds and concludes that Plaintiffs are members of the Settlement Class in that both they and the Settlement Class members were paid a claim for a Covered Loss during the Class Period under a Homeowners Insurance policy written by an Insurer for physical loss or damage to their dwelling or other structure, and Plaintiffs may properly represent a Settlement Class whose class members were insureds of Defendants. The Court further finds and concludes that Plaintiffs are similarly situated with the Class Members in that Plaintiffs were paid for a

Covered Loss during the Class Period under their Homeowners Insurance policies written by an Insurer for physical loss or damage to their dwelling or other structures. The Court further finds that Plaintiffs are similarly situated with the Class Members because they are not subject to any unique defenses.

18. This Action meets the adequacy requirement of ARK. R. CIV. P. 23 because the representative Plaintiffs and Class Counsel have fairly and adequately protected the interests of the Settlement Class, including the putative class members in the Subsequently Filed Actions described herein. The Court finds and concludes that Plaintiffs have diligently and actively promoted and participated in this Action for over six years, have vigorously prosecuted the action without conflict, provided deposition testimony and documents requested in discovery, provided the support necessary to obtain a settlement, consulted with Class Counsel during the course of the protracted settlement negotiations, are familiar with the terms and provisions of the Agreement, Proposed Settlement and this Final Judgment, and that the interests of the Plaintiffs are not in conflict with the interests of the Class Members. The Court accordingly finds and concludes that the Plaintiffs are adequate to represent and have adequately represented the interests of all of the Class Members, including both those Class Members who were insureds of the Defendants who issued Homeowners Insurance policies to Plaintiffs, as well as those Class Members who were insured under Homeowners Insurance policies issued by all of the other Defendants. The Court further finds and concludes that Class Counsel is adequate based on the evidence submitted by Class Counsel and based on this Court's direct, personal observation of Class Counsel's efforts in this Court throughout six years of this litigation, and that Class Counsel have adequately represented the interests of the absent Class Members and vigorously pressed the interests of the class throughout the course of this litigation and in negotiating the

Agreement. There is no evidence, indeed not even a suggestion by any party, that the class received anything other than excellent representation. When experienced and skilled class counsel support a settlement, their views are given great weight.

19. This Action meets the superiority requirement of ARK. R. CIV. P. 23 because a class action is superior to all other available methods for the fair and efficient adjudication of this controversy. The Court finds that manageability is an important component of superiority in this case. The Court further finds that manageability is enhanced by the settlement. Indeed, Plaintiffs and Defendants have provided substantial evidence that the proposed settlement process and structure is straightforward, easy for Class Members to understand, and more manageable than individual resolution of Class Members' claims. The Court makes no finding on whether a litigated class would be manageable.

20. The Class Representatives have adequately, appropriately, and fairly represented and protected the interests of the Class Members, and there is no evidence of any conflicts of interest with the other members of the Settlement Class. The Class Representatives have standing to sue on behalf of the Class Members under the applicable law.

21. The individual claims of the Class Representatives do not predominate over the claims of the Class.

22. The individual claims of the Class Representatives are typical of all members of the Class.

23. The individual claims of the Class Representatives are common to all members of the Class.

24. There are common legal issues and defenses applicable to the claims asserted by the Class Representatives on behalf of the Class.

25. Following the date this case was filed in this Court, six other putative class action cases were filed in other courts, which actions are defined as the "Subsequently Filed Actions" in the Agreement. Those Subsequently Filed Actions, as amended over time, are:

Mills v. Foremost Insurance Company, pending in the United States District Court for the Middle District of Florida, Case No. 8:06-CV-00986-EAK-AEP, filed on February 28, 2006;

Lindquist v. Farmers Insurance Company of Arizona, Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange, Mid-Century Insurance Company and Farmers Group, Inc., pending in the United States District Court of Arizona, Case No. CV 06-597-TUC-FRZ, filed on December 4, 2006;

Ketenchian v. Farmers Insurance Exchange, Farmers Group, Inc., Farmers Underwriters Association, Truck Insurance Exchange, Truck Underwriters Association, Fire Insurance Exchange, Fire Underwriters Association and Mid-Century Insurance Company, pending in the Superior Court for the State of California, County of Los Angeles, Complex Division, Case No. BC406549, filed on January 28, 2009;

Humphries v. Texas Farmers Insurance Company, pending in a District Court of Collin County, Texas, Case No. 366-00370-2009, filed on January 29, 2009;

Quezada v. Texas Farmers Insurance Company, pending in a Harris County District Court, Case No. 2009-32697, filed on July 10, 2009; and

Addison v. Foremost Insurance Company Grand Rapids, Michigan; Foremost Property and Casualty Company; Foremost Signature Insurance Company; pending in the Common Pleas Ninth Judicial District of Charleston County, South Carolina, Case No. 2010-CP-7478.

The Court has undertaken a review of the petitions and/or complaints filed by the plaintiffs in the Subsequently Filed Actions including both the allegations of fact contained therein and the claims being asserted by those plaintiffs, the answers of the defendants therein, motions and orders. The Court concludes that the named plaintiffs in the Subsequently Filed Actions have asserted class allegations against the Defendants in those cases based upon essentially the same facts and for essentially the same acts or omissions relating to the alleged improper withholding or failure to pay GCOP as alleged in this Action. The Court finds and concludes that, while there

are some differences in the causes of action alleged, or the Insurer which issued the policy, as between this Action and the Subsequently Filed Actions, all of the claims are based on the same factual events and arise from the same underlying factual allegations which are made in this case, to wit: the alleged failure to properly pay GCOP for a Covered Loss under a Homeowners Insurance policy. The Court further finds and concludes that the definition of Class Period in the Agreement was intended by the parties and is approved by this Court to accommodate the class periods, for which certification of a class was pleaded in the Subsequently Filed Actions, as to those Defendants in the Subsequently Filed Actions who were not already named Defendants in this Action. The Court is of the opinion and concludes that this definition creates no conflict between the Class Members. The Court has taken the definition of the Class Period into account in its findings and conclusions that the certification of a Settlement Class satisfies the requirements of ARK. R. CIV. P. 23.

26. Plaintiffs and Defendants have entered into the Agreement, which has been filed with the Court. The Agreement provides for the settlement of this Action with Defendants on behalf of the Plaintiffs and the members of the Settlement Class, subject to final approval by the Court. The Agreement provides that, in exchange for the releases described in the Agreement and this Judgment, Defendants will provide a total settlement consideration consisting of (a) cash GCOP payments to all qualifying members of the Settlement Class, (b) an amount not to exceed \$37,185,000 in attorneys' fees, costs, and expenses payable to Class Counsel, from which amount any class representative incentive fees will be paid; and (c) Defendants' agreement to pay notice and administration costs. The Court was provided with expert testimony from James L. Gibson, Ph.D. on the value of the settlement and the benefits to the Class Members. Based upon the evidence, including but not limited to the declaration of Dr. Gibson, the Court finds that

the face value of the settlement is over \$794,000,000. However, even if that amount were smaller, the fact that a proposed settlement may only amount to a portion of the potential for recovery does not, in and of itself, mean that the settlement is inadequate, and should not be approved. Here, the Settlement Class Members making claims will be paid under the Settlement as follows:

- (i) Each Eligible Class Member who was paid a claim for a Covered Loss, which Covered Loss was paid prior to September 8, 2000, in an amount less than or equal to \$2,500, will be paid \$40.00 for each eligible claim.
- (ii) Each Eligible Class Member who was paid a claim for a Covered Loss, which Covered Loss was paid prior to September 8, 2000, in an amount greater than \$2,500, will be paid \$90 for each eligible claim.
- (iii) Each Eligible Class Member who was paid a claim for a Covered Loss, which Covered Loss was paid on or after September 8, 2000, in an amount less than or equal to \$2,500, will be paid \$60.00 for each eligible claim.
- (iv) Each Eligible Class Member who was paid a claim for a Covered Loss, which Covered Loss was paid on or after September 8, 2000, in an amount greater than \$2,500, but less than or equal to \$4,500, will be paid \$110.00 for each eligible claim.
- (v) Each Eligible Class Member who was paid a claim for a Covered Loss, which Covered Loss was paid on or after September 8, 2000, in an amount greater than \$4,500, will be paid an amount equal to the following: the amount previously paid by the Insurer to complete repairs of the Covered Loss, less the amounts previously paid, if any, for GCOP, for Emergency Remediation Services and to Program Vendors, multiplied by .20, less the amount, if any, previously paid for GCOP.

The Court finds that these settlement benefits to the class are substantial, reasonable, fair, and adequate, particularly when balanced against the costs, delays, and risks to the Class Members if the Action and the Subsequently Filed Actions proceeded on the merits through litigation, trials, and appeals.

27. On August 20, 2010, the Court held a Preliminary Approval Hearing and preliminarily approved the Agreement, approved the Class Notice and method of notification for potential Class Members, and directed that Class Notice of the Proposed Settlement and of the Settlement Final Approval Hearing be disseminated in accordance with the terms of the Agreement and the Preliminary Approval Order.

28. On January 24, 2011, the parties introduced evidence that the Class Notice, and the website (both of which informed members of the Settlement Class of the terms of the Proposed Settlement, their opportunity to request exclusion from the Settlement Class, and their opportunity to object to the terms of the Agreement) were created and disseminated in accordance with the terms of the Agreement and as required by the Preliminary Approval Order. Further, evidence was introduced that Farmers and Foremost established two toll free "1-800" numbers to assist Settlement Class Members in obtaining information in order to prepare, make and file claims under the Agreement.

29. Specifically, the Court received and admitted an affidavit from Kim Schmidt, CPA, an employee of the Administrator, setting forth the scope and results of the notice campaign which was undertaken. The Court was also provided, and admitted into evidence, an opt out list of individuals who timely submitted requests for exclusion (the "Opt-Out List") by the Administrator.

30. Based on the Court's review of the evidence admitted and argument of counsel, the Court finds and concludes that the Class Notice as disseminated to members of the Settlement Class in accordance with provisions of the Preliminary Approval Order was accurate, the best notice practicable under the circumstances to all members of the Settlement Class, and satisfies the requirements of ARK. R. CIV. P. 23(c) and the requirements of due process. Accordingly, the Class

Notice which was disseminated is fully and finally approved as fair, reasonable and adequate. The Court finds and concludes that due and adequate notice of the pendency of this Action and of the Agreement has been provided to members of the Settlement Class, and the Court further finds and concludes that the notice program described in the Preliminary Approval Order and completed by the parties complied fully with the requirements of ARK. R. CIV. P. 23(c), the requirements of due process under the Arkansas and United States Constitutions, and the requirements of any other applicable rules or law. The Court further finds that Class Members were fully and fairly apprised of the proposed settlement, provided with an adequate opportunity to opt out of the Class and not participate in the Proposed Settlement, and given adequate notice of their opportunity to be heard at the Settlement Final Approval Hearing in connection with the request for approval of the Agreement. The Court further finds that the notice process which was undertaken concisely and clearly stated in plain, easily understood language: (a) the nature of the action; (b) the definition of the class certified; (c) the class claims, issues and defenses; (d) that a Class Member may enter an appearance and participate in person or through counsel if the member so desires; (e) that the Court will exclude from the Class any member who requests exclusion, stating when and how members may elect to be excluded; and (f) the binding effect of the class judgment on Class Members.

31. Having admitted and reviewed the Affidavit of Kim Schmidt, CPA concerning the success of the notice campaign which was undertaken, the Court finds that it is unnecessary to afford a new opportunity to request exclusion to individual Class Members who had an earlier opportunity to request exclusion, but did not do so.

32. Since notice was reasonable, adequate, constitutional and sufficient, the Court finds that a second notice is not necessary, required or in the best interest of the Class.

33. The Settlement Approval Hearing and the evidence before the Court clearly support a finding that the Agreement was entered into in good faith between the Plaintiffs and Defendants. Based on the evidence before it, the Court finds there was no evidence of any collusion, fraud or reverse auction of any kind in obtaining the Agreement. The mere existence, without more, of the Subsequently Filed Actions is not evidence of either collusion or a reverse auction, for were it otherwise, none of the competing cases could settle without being accused by another of participating in a collusive reverse auction.

34. The Court finds and concludes that the Agreement is the result of good faith arm's length negotiation by the parties hereto after six years of very contentious litigation and discovery. The discovery and litigation conducted to date are more than sufficient for the parties to have the information needed to act intelligently in entering into the Agreement. Defendants have produced over 50 million pages of documents to Plaintiffs. A class certification evidentiary hearing was held on June 30, 2009. The parties also participated in mediation before a well respected and experienced mediator. In addition, the Court finds that approval of the Agreement and the Proposed Settlement embodied therein will result in substantial savings in time and resources to the Court and the litigants and will further the interests of justice. The Court further finds that the Agreement is fair, reasonable and adequate to members of the Settlement Class based upon the evidence before the Court, its independent inquiry, analysis and due diligence, and the absence of material objections sufficient to deny approval. The Court further finds the Agreement was fairly and honestly negotiated, that serious questions of law and fact exist placing the ultimate outcome of the merits of this litigation in doubt, that the value of an immediate recovery under the Agreement outweighs the mere possibility of

further relief after continued protracted and expensive litigation, and the judgment of the parties that the settlement is fair and reasonable.

35. The settlement of the Action on the terms and conditions set forth in the Agreement is approved and confirmed in all respects as fair, reasonable, and adequate and in the best interest of the Settlement Class and Class Members, especially in light of the benefits to the Settlement Class and the costs, delays, and risks associated with the complex proceedings necessary to achieve a favorable result for the Class Members on the merits of their liability and damage claims during pre-trial proceedings, trial and appeals, as well as the potential risk for inconsistent adjudications as between this Action and the Subsequently Filed Actions.

36. The Court finds and concludes that the claims process is fair and uncomplicated and the Claim Form is simple, clear and easy to complete. The claims process is forgiving of mistakes, and Settlement Class Members have sufficient time to submit a Claim Form; payments to the eligible Class Members will be calculated according to the same formulas; there is no "preferential treatment" toward the Class Representatives or any other Settlement Class Member. Any disputes about whether payments are owed, or how much, will be decided by the Neutral Evaluator. The Court has appointed the Neutral Evaluator, as ordered below, and finds that person to be disinterested and well-qualified to carry out this role in a way that is fair to both the class and the Defendants. Accordingly, the parties have established that the settlement is fair, reasonable and appropriate by balancing the strength of the Plaintiffs' case against the prospect and value of immediate recovery under the actual settlement.

37. The Court also finds that Defendants have raised significant defenses to the merits of Plaintiffs' liability and damage claims. The Court also finds that the Agreement makes significant benefits available to the Class Members in the form of cash payments to those who

qualify. When weighed against the relative merits of the Plaintiffs' claims, the value of the Agreement strongly supports approval of the Proposed Settlement.

38. The Court finds and concludes that the costs, delays, and risks associated with the complex proceedings necessary to achieve a favorable result for the Class Members on the merits of their liability and damage claims during pre-trial proceedings, trials and appeals are significant. Furthermore, the benefits of the Proposed Settlement are immediate, in contrast with the "contingency of protracted litigation.... [T]his bird-in-the-hand argument militates in favor of the settlement." *Ballard v. Advance America*, 79 S.W.3d 835 (Ark. 2002) (*Ballard II*), *cert. denied*, 2003 U.S. Lexis 1993. Based upon the work to be completed in this case, it is expected that there would be thousands of attorney hours as well as millions of dollars spent in the further prosecution and defense of the claims asserted by the Class. In the absence of the Settlement, the Class would most likely be deprived of any benefits for many more years, even assuming Plaintiffs were successful at every stage of the litigation. The Court further finds and concludes that Arkansas public policy favors settlement of litigation. *Stromwall v. Van Hoose*, 265 S.W.3d 93, 104 (Ark. 2007). This presumption is especially strong in class actions and other complex litigation where substantial judicial resources can be conserved by avoiding formal litigation. This public policy also ties into the strong policy favoring the finality of judgments and termination of litigation. Settlement agreements are to be encouraged because they promote the amicable resolution of disputes and lighten the increasing load of litigation faced by the courts, and in addition to conservation of judicial resources, the parties may also gain significantly from avoiding the costs and risks of further protracted and expensive litigation, and the costs and risks of a lengthy and complex trial.

39. The reaction of the Settlement Class Members to a Proposed Settlement is one factor in assessing whether or not a settlement is fair, adequate and reasonable. The Court finds that there was minimal opposition to the settlement. After undertaking an extensive notice campaign to a Class of approximately 1.8 million persons, mailed notice reached 97% of potential Class Members. Only 10 objections were filed by 13 potential Class Members, and 1,753 opt-outs. Out of 10 objections, 4 were subsequently withdrawn by 6 potential Class Members. Pursuant to ARK. R. CIV. P. 23(e)(4), the Court hereby approves the withdrawal of these objections. Accordingly, the Settlement Class has overwhelmingly shown their approval of the Proposed Settlement by their almost complete lack of opposition. Clearly, the Settlement Class approves of the terms of the Proposed Settlement and awaits the benefits of the Settlement.

40. The Court, in its own independent evaluation of the fairness, reasonableness and adequacy of the Agreement and Class Counsel's Application for Fees, also independently considered those objections which could have been raised by any absent Class Members. The Court independently considered any and all objections that were raised or could have been raised in exercising its duty to evaluate the settlement under ARK. R. CIV. P. 23. After considering all such objections, the Court finds and concludes that, for the reasons stated in the Final Judgment, said objections are overruled or would have been overruled and the Agreement is fair, reasonable and adequate.

41. Under the terms of the Agreement, Class Members must submit an executed, notarized Claim Form and certain documents if they are in their possession to qualify for a payment. The Settlement Class is not burdened or discouraged from filing claims as the process is fair, uncomplicated, and reasonably easy to implement and can be completed on the Claim

Form provided to Class Members through direct mailing and available on the website. The Settlement Class is not required under the Agreement to either acquire or submit records or documents that they do not possess. The Settlement Class is not burdened or discouraged from filing their claims because they are required to provide documents in their possession along with their Claim Forms. Further, Defendants have also established toll free numbers for Class Members to call to assist them in obtaining claim information. Additionally, the manner in which documents in Defendants' possession are used to evaluate and process claims is fair and reasonable based upon the terms of the Agreement and evidence presented at the Settlement Approval Hearing. The claim process as set forth in the Agreement is fair, reasonable and adequate to both Class Members and Defendants.

42. Class Counsel's request for \$ 37,185,000.00 in fees and expenses, inclusive of Class Representative incentive fees of \$ 5,000⁰⁰ for each Class Representative (the Kellers being counted as one), to be paid by Defendants, is fair, reasonable and adequate under the Court's analysis of the *Chrisco* factors applied to a percentage of the common fund or common benefit approach. *Chrisco v. Sun Indus., Inc.*, 304 Ark. 227, 800 S.W.2d 717 (1990).

43. Under applicable law, the Court has the discretion to award fees based on a percentage of the common fund or common benefit made available to the Class after considering the following *Chrisco* factors. "(1) the experience and ability of the attorney; (2) the time and labor required to perform the legal service properly; (3) the amount involved in the case and the results obtained; (4) the novelty and difficulty of the issues involved; (5) the fee customarily charged in the locality for similar legal services; (6) whether the fee is fixed or contingent; (7) the time limitations imposed upon the client or by the circumstances; and (8) the likelihood, if

apparent to the client, that the acceptance of the particular employment will preclude other employment by the lawyer.” *Chrisco v. Sun Indus., Inc.*, 304 Ark. 227, 800 S.W.2d 717 (1990).

44. The Court adopts Class Counsel’s analysis of the *Chrisco* factors as set forth in Class Counsel’s Application for Fees to support the Court’s award of attorneys’ fees and expenses to Class Counsel.

45. Arkansas law regarding attorneys’ fees in a class action against private entities, such as Defendants, does not require or mandate that the Court determine and award attorneys’ fees based on a lodestar analysis when the defendant has agreed to pay attorneys’ fees as part of a common fund or common benefit settlement. Further, Arkansas law allows the Court to consider the total value of the common fund or common benefit made available to the Class for purposes of calculating attorneys’ fees. The Court is not required to consider only the benefit claimed by Class Members when evaluating a class action settlement against private entities, such as Defendants, who have agreed to pay attorneys’ fees in addition to the GCOP cash payment benefit.

46. The Court finds that the acts of certain Defendants—referred to in the Agreement as “Parties in Interest”—undertaken to effectuate and complete the terms of the Agreement in their respective state or states shall not constitute the doing of business in Arkansas, or the doing of the business of insurance in the State of Arkansas.

47. The Court finds and concludes that “Released Claims” means and includes any and all known claims and Unknown Claims, rights, demands, actions, causes of action, allegations, demands for money, or suits of whatever kind or nature (including but not limited to suits for breach of contract, statutory or common law bad faith, unfair claims settlement practices, unjust enrichment, fraud, constructive fraud, deceptive trade practices, unfair practices,

declaratory judgment and injunction) against Released Persons in any state whether asserted or unasserted and whether *ex contractu* or *ex delicto*, debts, liens, contracts, liabilities, agreements, attorneys' fees, costs, interest, expenses, or losses (including actual, consequential, statutory and/or punitive or exemplary damages) arising from or in any way related to General Contractor's Overhead and Profit, including but not limited to, any omission, failure to investigate, failure to disclose, failure to pay, failure to timely pay, inclusion, determination, payment and/or calculation of General Contractor's Overhead and Profit in the adjustment and/or payment of any Covered Loss and/or any alleged conspiracy in connection therewith, and including but not limited to all such claims which have been alleged or which could have been alleged in the Action by the Plaintiffs, on behalf of themselves, on behalf of the Settlement Class, or on behalf of a putative class or by a Class Member, to the full extent of *res judicata* protections, and/or whether arising under or based on contract, extra-contractual or tort, common law or equity, or federal, state or local law, statute, ordinance, rule or regulation. Each Class Member shall be subject to and shall be bound by the Final Judgment, and shall be conclusively deemed to have expressly waived and released any and all Released Claims that he, she, or it has or might have against Released Persons arising from or in any way related to any acts or omissions which have been alleged or which could have been alleged in the Action by the Plaintiffs on behalf of themselves or on behalf of the Settlement Class, on behalf of a putative class or by a Class Member, to the full extent of *res judicata* protections, and/or arising from or in any way related to any omission, failure to investigate, failure to disclose, failure to pay, failure to timely pay, inclusion, determination, payment and/or calculation of General Contractor's Overhead and Profit in the adjustment and/or payment of any Covered Loss and/or any alleged conspiracy in connection therewith.

48. The Court finds and concludes "Unknown Claim" means any claim arising out of newly discovered facts and/or facts not now known but which could reasonably be discovered, and/or facts found hereafter to be other than or different from the facts now believed to be true. The Released Claims defined in paragraph 47 above, include all Unknown Claims. Each Class Member shall be subject to, and shall be bound by this Final Judgment, and shall be conclusively deemed to have expressly waived and released any and all Unknown Claims that he, she, or it has or might have against Released Persons.

49. The Court finds and concludes that "Released Persons" means Farmers Group, Inc., Farmers Underwriters Association, Fire Underwriters Association, Truck Underwriters Association, Farmers Insurance Exchange, Texas Farmers Insurance Company, Farmers Insurance Company, Inc., Fire Insurance Exchange, Truck Insurance Exchange, Civic Property & Casualty Company, Exact Property & Casualty Company Inc., Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance Company of Columbus, Inc., Farmers New Century Insurance Company, Illinois Farmers Insurance Company, Mid-Century Insurance Company, Neighborhood Spirit Property & Casualty Company, Foremost Insurance Company Grand Rapids, Michigan, Foremost Property and Casualty Insurance Company, Foremost Signature Insurance Company, Foremost County Mutual Insurance Company, American Federation Insurance Company, and Foremost Lloyds of Texas, and their parents, subsidiaries, affiliates, predecessors, successors, officers, directors, governors, attorneys-in-fact, agents, attorneys, employees, stockholders, assigns and legal representatives.

50. The Court further finds that the names, addresses, policy numbers, and other data concerning potential Class Members compiled by Insurers in effectuating the Proposed

Settlement (including claim files), the electronic data processing and other record keeping procedures and materials utilized by Insurers in identifying the potential Class Members and effectuating Defendants' other obligations under the Agreement and/or the Proposed Settlement, constitute highly confidential and proprietary business information. The confidentiality of all such information (the "Proprietary Information") shall be protected from disclosure to any persons other than Released Person's counsel and clerical/administrative personnel employed by Released Persons, Class Counsel and clerical/administrative personnel employed by Class Counsel, the Administrator and clerical/administrative personnel employed by Administrator, and such other persons as the Court may order, after hearing on notice to all counsel of record, shall be allowed access to any Proprietary Information.

51. The Court further finds that the Agreement, Proposed Settlement and this Final Judgment are not deemed to be admissions or findings of liability or fault by Defendants, or any admissions or findings of the validity of any claims in the Action or of any wrongdoing or violation of law by Defendants. The Agreement and Proposed Settlement are not a concession by the parties, but are a compromise of disputed claims. To the extent permitted by law, neither this Final Judgment, the Proposed Settlement nor the Agreement or any other documents, exhibits or materials submitted in furtherance of the settlement (or exchanged among the parties during negotiations), shall be offered into evidence in this Action, or in any other case or proceeding in support of or in opposition to a motion to certify a contested class against Released Persons, or otherwise used in any case or proceeding whatsoever in support of or in opposition to a motion to certify a contested class against Released Persons.

NOW, THEREFORE, GOOD CAUSE APPEARING THEREFORE, IT IS ORDERED,
ADJUDGED AND DECREED THAT:

1. The Court's findings and conclusions are incorporated herein.
2. The Court possesses jurisdiction over the subject matter of this Action, and over the Plaintiffs, Defendants, members of the Settlement Class, and the Released Persons.
3. The Court certifies the Settlement Class, for settlement purposes only, under Arkansas Rule of Civil Procedure 23 and all other applicable rules and law.
4. Timely requests for exclusion were submitted by 1,753 potential members of the Settlement Class and those potential Class Members (identified in Exhibit "1" hereto) are excluded from the Settlement Class. All other potential members of the Settlement Class are adjudged to be members of the Settlement Class and are bound by this Final Judgment and by the Agreement and the Proposed Settlement embodied therein, including the releases provided for in the Agreement and in this Final Judgment.
5. Class Counsel adequately, appropriately and fairly represented and protected the interests of the Settlement Class for the purposes of entering into and implementing the Proposed Settlement. Accordingly, Class Counsel is appointed as counsel for the Settlement Class.
6. Plaintiffs adequately, appropriately and fairly represented and protected the interests of the Settlement Class, and Plaintiffs are appointed as representatives for the Settlement Class.
7. Plaintiffs have standing to represent the Settlement Class.
8. The claims of and issues pertaining to the Class Representatives do not predominate over the claims of and issues pertaining to the Settlement Class.

9. The claims of the Class Representatives are typical of all members of the Settlement Class.

10. The claims of the Class Representatives are common to all members of the Settlement Class, and satisfy the predominance requirement.

11. There are common legal issues and defenses applicable to the claims asserted by the Class Representatives on behalf of the Settlement Class.

12. The Settlement Class satisfies the numerosity requirement of Arkansas Rules of Civil Procedure 23.

13. The Notice which was given to the Settlement Class satisfied the due process requirements of ARK. R. CIV. P. 23, and the Arkansas and United States Constitutions.

14. The Agreement is hereby fully and finally approved.. The parties are hereby ordered to consummate the Agreement in accordance with its terms.

15. The Court appoints Rust Consulting, Inc. as the Administrator to carry out the duties and responsibilities set forth in the Agreement. Neither Plaintiffs, nor Defendants, nor the parties' counsel shall be liable for any act or omission of the Claims Administrator.

16. The Court appoints the following Neutral Evaluator to carry out the duties and responsibilities set forth in the Agreement: David Batty. The Neutral Evaluator shall be discharged upon the Court's approval of the Final Report of Distribution. Neither Plaintiff, nor Defendants, nor the parties' counsel shall be liable for any act or omission of the Neutral Evaluator.

17. The Court, in its own independent evaluation of the fairness, reasonableness and adequacy of the Agreement and Class Counsel's Application for Fees, also independently considered those objections which could have been raised by any absent Class Members. The

Court independently considered any and all objections that were raised or could have been raised in exercising its duty to evaluate the settlement under ARK. R. CIV. P. 23. After considering all such objections, the Court concludes that, for the reasons stated in this Final Judgment, all said objections are overruled or would have been overruled and the Agreement is fair, reasonable and adequate.

18. As soon as reasonably possible after the completion of all payments to Class Members eligible for payment pursuant to the Agreement, the parties shall file with the Court a final report (together with a proposed order approving such report and discharging the Neutral Evaluator(s)) indicating that distribution in accordance with the terms of the Agreement and the Court's prior Orders have been completed.

19. Pursuant to Class Counsel's Application for Attorneys' Fees and Reimbursement of Costs Related to the Agreement, the Court jointly awards Class Counsel the sum of \$ 37,185,000.⁰⁰ in attorneys' fees and costs. From the amount awarded in attorneys' fees, costs and expenses, Class Counsel is authorized and directed to pay each Class Representative (the Kellers being counted as one) an incentive fee of \$ 5,000.⁰⁰. The Court hereby finds that this award is fair and reasonable and fully supported by this Court's analysis of the *Chrisco* factors. The Court adopts Class Counsel's analysis of the *Chrisco* factors contained in Class Counsel's Application for Attorneys' Fees and Reimbursement of Costs Related to the Agreement, and finds that this analysis of the *Chrisco* factors supports the award of attorneys' fees and costs. Defendants shall pay such fees to Class Counsel pursuant to the terms of the Agreement.

20. This Action is hereby dismissed in its entirety, on the merits, with prejudice and without leave to amend.


21. Each Class Member, including the putative class members in the Subsequently Filed Actions, shall be subject to and shall be bound by the provisions of the Agreement, and by this Final Judgment, and shall be conclusively deemed to have expressly waived and released the Released Persons from any and all Released Claims, and any such claims are barred by the protections of *res judicata*, collateral estoppel, the doctrine of release, and any other applicable laws.

22. Each Class Member of the Settlement Class is permanently enjoined from commencing, continuing or participating in any lawsuit, arbitration, administrative or regulatory proceeding asserting any of the Released Claims against any of the Released Persons.

23. Without in any way affecting the finality of this Final Judgment, this Court shall retain continuing jurisdiction over this Action for purposes of:

- A. Enforcing the Agreement;
- B. Hearing and determining any application by any party to the Agreement for a settlement bar order; and
- C. Any other matters related or ancillary to any of the foregoing.

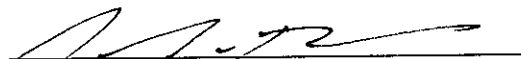
IT IS SO ORDERED THIS 24th DAY OF January, 2011.


KIRK D. JOHNSON
JUDGE OF THE CIRCUIT COURT

FILED
1 2011 JAN 24 A 10:08
MARY FAIRLEY, CLERK
DEPUTY

APPROVED AS TO FORM:

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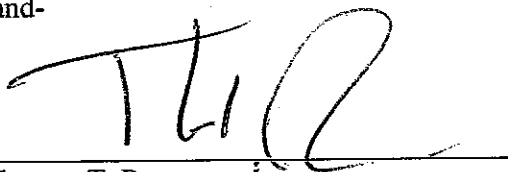
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ATTORNEYS FOR PLAINTIFFS

-and-

A handwritten signature in black ink, appearing to read 'T. Rogers', written over a horizontal line.

Thomas T. Rogers
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Richard E. Griffin
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6012545v.3

SEQ	NAME 1	NAME 2
1	A C GAYDEN	
2	ABRAHAM TOLBERT	SHELIA TOLBERT
3	ADELINE LAUB	
4	ADELINE M LAUB	
5	ALICIA DUPLAN	
6	ALICIA DUPLAN	
7	ANGELA JUANILLO	
8	ANITA MEAUX BROUSSARD	
9	ANNA DOMITROVIC	
10	ANNIE B DAVIS	
11	ANTHONY D REED	
12	ANTONIA RIOS	
13	ARMANDO HUERTA	
14	ARNOLD JONES	
15	ARNOLD L JONES	
16	ARTHUR JAMES	MARIE JAMES
17	ARTHUR REED	
18	ARTHUR VILLALOBOS	EMMA VILLALOBOS
19	ARTIS JEFFERSON	
20	BARBARA BROCK	
21	BARBARA TRAUBE	
22	BENITO M VIZCAINO III	
23	BERNARD LAKE JR	
24	BERNICE GRADNEY	
25	BETTY GUNDERSON	
26	BETTY LANDRETH	STEPHANIE SPURLOCK
27	BILL TACKETT	BEVERLY TACKETT
28	BONNIE BROCKMAN-ZEITLER	
29	BRUCE J MCNAMARA	
30	BYRON MYRICK	
31	CARLOS ROBINSON	
32	CAROL FEATHERINGILL	DAVID FEATHERINGILL
33	CAROLYN COLE ALLEN	
34	CHAD ERIC BOOTH	
35	CHARILYN RANDALL	
36	CHARLES D WILLIAMS	
37	CHARLES GORSLINE	JOAN GORSLINE
38	CHARLES STARKEY	
39	CHELLA LYNN CROFT	
40	CHRISTINA JOHNSON	
41	CLARENCE MURPHY	
42	CLARICE QUASCHNICK	
43	CLYDE MILLSAP	JEAN MILLSAP
44	CONRAD J WELSING	
45	CRAIG WILLETT	
46	CYNTHIA COUVILLION	
47	CYNTHIA E WOOD	
48	CYRIL MCCAIN	
49	CYRIL W MCCAIN	
50	DARRON KITTERMAN	
51	DAVID BARLA	
52	DAVID CROSBY	
53	DAVID S CLARK	
54	DEAN M WILLSON	
55	DEE OLLER	
56	DENA G CHOATE	
57	DIANA MARTELL	CLINTON MARTELL

EXHIBIT

1

SEQ	NAME 1	NAME 2
58	DON SOWELL	
59	DONALD THOMPSON	CHERYL THOMPSON
60	DONNA LEWIS	
61	DOREENA MCCrackEN	ROBERT WILBORN
62	DOROTHY M SMITH	
63	DOROTHY M SMITH	
64	DOTTIE A MURRAY	
65	EDDIS BRYANT	
66	EDDIS BRYANT	LILLIAN BRYANT
67	EDITH L KING	
68	EDNA HANNAH	JACK HANNAH
69	EILEEN KIDDER	
70	ELIZABETH E DANNEMILLER	DAVID P DANNEMILLER
71	ELOISE M STOVALL	
72	EMIL BOHN	
73	EMIL SKROCH	JUDY SKROCH
74	EMMA BROWN	
75	EPHRIAM SMITH	
76	ERIC EVANS	LOIS EVANS
77	ERNESTA GIORDANO	
78	FERNE GAARDER	ALLAN MORK
79	FRANCES LYON	
80	FRANCES T LOPEZ	
81	FRANCES WAHL	
82	FRANK KING	
83	FRED MILLIGAN	CYNTHIA MILLIGAN
84	GARY MC DOWELL	RICKEY MC DOWELL
85	GARY WASHAM	SHARON WASHAM
86	GEORGE QUINTAL	EST QUINTAL
87	GEORGE ROGERS	FRANCES ROGERS
88	GEORGIA BARBER	
89	GERALD BOETSCH	PATRICIA BOETSCH
90	GERALD BOETSCH	PATRICIA BOETSCH
91	GERALD BOVITZ	
92	GERALD BOVITZ	
93	GERTRUDE HERRING	HARVEY HERRING
94	GREG HARZ	
95	GREGORY REED	
96	HANS MOWREY	TAMMIE MOWREY
97	HANSEN LANDING, LLC	PAUL MOLDON & LAUREL MOLDON
98	HAROLD JOHNSTON	ALICE JOHNSTON
99	HEIDI MORALES	
100	HENRY DUNKER	
101	HERMAN C STUCKEY	JOYCE L STUCKEY
102	HOLTON HILL	
103	HOMER SULLIVAN	SUANN SULLIVAN
104	IMA FABER	EDWARD FABER
105	ISABELLE FRIEDBERG	
106	IVIS JOHNSON	
107	JAKE LYE	MAXINE LYE
108	JAMES BRANDENBURGER JR	LORETTA BRANDENBURGER
109	JAMES BRANDENBURGER JR	LORETTA BRANDENBURGER
110	JAMES D ANDERSON	
111	JAMES ELLIOTT	
112	JAMES ELLIOTT	
113	JAMES HEBERT	
114	JAMES LEROY COLE	

SEQ	NAME 1	NAME 2
115	JAMES MILLER	
116	JAMES MOSES JR	
117	JAMES PETERSON	HEATHER PETERSON
118	JAMES ROBERSON	FANNIE ROBERSON
119	JAMES WOODWARD	
120	JANE WILLIAMS	
121	JANICE GIPSON	
122	JAY BRANS	
123	JEAN MONTWICKI	
124	JEANETTE HARRELL	
125	JEANNETTE GRACIANI	SONIA GRACIANI
126	JEFFERSON HALL	
127	JENNIFER HALL	
128	JERRY WORD	
129	JESSE RAMIREZ	JOSE RAMIREZ
130	JESUS CONTRERAS SR	
131	JOE MINOR	
132	JOE WHITMIRE	JERILEE WHITMIRE
133	JOHN ALEC CLAYTON	
134	JOHN BEACHAM SR	MARTHA BEACHAM
135	JOHN LADAY	
136	JOHN OBRIEN	
137	JOSE ESCABAR PERLERA	
138	JOSE J RAMIREZ	
139	JUANITA GARRISON	
140	JUDY C DYKES	
141	JULIE L LOEST	
142	KARATET DARAGCHYAN	
143	KAREN FORD	
144	KARL B JONES	
145	KARL JONES	
146	KELVIN D WILLIAMS	
147	KENNETH A GREMILLION	
148	KENNETH BABCOCK	
149	KENNETH GREMILLION	
150	KENNETH MEYERS	JANALEE MEYERS
151	KENNETH WOODALL	
152	KENT B PETTYJOHN	
153	KERMIT SMALLWOOD	EDITH SMALLWOOD
154	KERRY BONNER	
155	KEVIN CLEARY	
156	KEVIN CLEARY	
157	LADONNA JAMISON	
158	LANCE LEON LEIPZIG	
159	LARRY ANDERSON	
160	LARRY SHERRILL	
161	LAVONDA GATES	
162	LAWRENCE DICKINSON	DICKINSON FAMILY TRUST
163	LAWRENCE SEYMOUR	
164	LEON NEW	LOIS NEW
165	LEONA PEARCEY	
166	LESA MILLER	
167	LESSIE B JACKSON	
168	LESTER FLETCHER	CHARLOTTE FLETCHER
169	LINDA LEMAY	
170	LORA ELLIS	
171	LORENA GREGOIRE	

SEQ	NAME 1	NAME 2
172	LOUIS R RIEWE	
173	LOUISE A HANSON	
174	LUCILLE NEEDLE	DOUGLAS NEEDLE
175	LUCILLE R HENRY	
176	LUCILLE RAMIREZ	
177	LUETTA ROBBEN	
178	LYDIA ANSAH	
179	LYNDA ELLIS	
180	MADLINE C MOORE	
181	MALCOLM STEELE	BARBARA STEELE
182	MARGARET KILBORN	
183	MARGARET KILBORN	
184	MARILYN JOHNSON	
185	MARION MILLER	
186	MARJORIE M MIKELS	
187	MARK KOHOUT	
188	MARSHALL DUNCAN	CLAUDINE DUNCAN
189	MARTHA SMITH	
190	MARY BASS	
191	MARY E GASPAROVICH	
192	MARY LOU ALEXANDER	
193	MARY MAUK	
194	MARY MENDENHALL	RICHARD MENDENHALL
195	MARY WARREN	
196	MARY YORK	BOBBY YORK
197	MAXINE LYE	
198	MCCLINCY BROTHERS FLOOR	
199	MICHAEL F LUHNING	
200	MILDRED GUNTER	
201	MINNIE BOYER	
202	MITCHELL ESPER	
203	MYRA STINNETT	JAMES STINNETT
204	NAOMI GLEASON	
205	NORMA ANGEL	CEDRIC ANGEL
206	NORMA BURRESS	
207	ONA FAYE MARTIN	
208	ONA MARTIN	
209	ORBREY OLATHA BURNS	
210	ORMAN NEWELL	
211	PAMELA VINCENT	
212	PATRICIA H PERLERA	JOSE ESCOBAR PERLERA
213	PATRICIA TIFT	
214	PATTIE WATSON	
215	PATTY J BABCOCK	
216	PAUL MOLDON	LAUREL MOLDON
217	PEGGIE STAFFORD	EDWARD STAFFORD
218	PEGGY PETITT	VIRGIL BOGDAN
219	PETER NIP	
220	PHYLLIS A ROUSSEL	
221	PHYLLIS HERSKOVITZ	
222	PHYLLIS LAPORA	
223	R WILDUNG	PATRICIA WILDUNG
224	RADIAJAH SINNETTE	
225	REBA WHARTON	
226	REBECCA BAGGETT	STEPHEN BAGGETT
227	REBEKAH COWDELL	
228	RICHARD A ANDERSON	

SEQ	NAME 1	NAME 2
229	RICHARD HEYDE	
230	RITCHIE KIRKPATRICK	
231	ROBERT HALLIWELL	DORA HALLIWELL
232	ROBERT PORTER	
233	ROBERT SMITH	
234	ROBERT SMITH	
235	ROBERT WHIDDON	JANE WHIDDON
236	ROGER FATA	DEBOR FATA
237	RONALD SEELOGY	JULIE SEELOGY
238	RONNIE PORTER	
239	RONNIE PORTER	
240	ROSE DIXON	
241	ROSIE SKILES	RAYMOND SKILES
242	ROWENA GRIFFIN	WILBER GRIFFIN
243	RUBY EDDINS	
244	SANDRA ADAMS	
245	SCOTT A MCGAHUEY	
246	SCOTT MCGAHUEY	
247	SEAN M HYDE	
248	SHANNA EDWARDS	
249	SHARI WILSON	
250	SHARON VAN BUREN	
251	SHERMAN BOYD	
252	SOUTH ISLAND INC	DAU HUU BUI
253	SPYRIDON APOSTOLIDIS	
254	STANLEY MORRIS	
255	STEPHEN M. BUDAI	
256	STEPHEN RATZLAFF	
257	STEPHEN RATZLAFF	
258	STEVE MCKNIGHT	
259	STEVEN CONKLIN	
260	SUZANNE SMITH	
261	SVETLANA I BOOTH	
262	SYLVIA BAXTER	
263	TERESA ESPERSEN	
264	TODD PRICE	
265	TOM ANSPAUGH	
266	TRACY SCOTT COWDELL	
267	VADA KING	
268	VELMA BOESE	
269	VIRGIE MCKINNEY	ELLIS DOTY
270	VIRGINIA MCFARLAND	
271	VIRGINIA PANTALEO	
272	VIVA LEONA BAWEK	
273	WILFERD KIRBY	BETTY KIRBY
274	WILLIAM GARTRELL	
275	WILLIAM ROWE	LINDA ROWE
276	WILLIAM SMITH	
277	YASMIN WALJI	
278	YVONNE D RHOE	
279	ZULI T WALJI	
280	ZULI WALJI	
281	STEPHANIE BAREFIELD	
282	CARL . FIELDS	
283	FRED HOLIFIELD	
284	MARIA . CASTILLO	
285	DANIEL MCCARTY	

SEQ	NAME 1	NAME 2
286	WINFIELD MCGLOTHEN	
287	POLLY J. MOORER	
288	ISRAEL A. ABREGO	
289	JOSE F. ACOSTA	
290	VICTOR M. ACOSTA	
291	DAVID AGUILAR	
292	JOSE J. AGUILAR	
293	JOSE A. AGUILAR	
294	NANCY AGUILAR	
295	ROBERTO AGUILAR	
296	MARTIN AGUILERA	
297	MOISES AGUILLON	
298	EMMANUEL AJAYI	
299	JOSE A. ALANIS	
300	MILLIE ALBERT	
301	JOSE E. ALCANTAR	
302	OCTAVIO . ALCANTAR	
303	JOSE L. ALEMAN	
304	CHARLES E. ALEXANDER	
305	JOAN ALEXANDER	
306	WILLIE . ALFORD	
307	ADAM ALFRED	
308	JUAN R. ALMAGUER	
309	GERARDO ALTAMIRANO	
310	CESAREO ALVARADO	
311	RAMIRO ALVARADO	
312	GABINO ALVAREZ	
313	JOSE F. ALVAREZ	
314	JUAN . ALVAREZ	
315	OSCAR AMAYA	
316	TOMAS AMEZCUA	
317	BENJAMIN AMMONS	
318	CESAR ANAYA	
319	JOSE ANAYA	
320	DIANNA APPLE	
321	SALVADOR ARAGON	
322	JUAN M. ARAIZA	
323	THOMAS CASTILLO	
324	MARCO ARGUETA	
325	MARCO ARGUETA	
326	JOSE ARIAS	
327	JESUS . ARIZAGA	
328	SANDRA G. ARREDONDO	
329	OSCAR ARREGUIN	
330	ANDRES ARREOLA	
331	EDUARDO ARRIOLA	
332	RICHARD ATATAH	
333	JAMES ATKINSON	
334	GEOVANNY AUZ	
335	JOSE . AVALOS	
336	EDUARDO AVILA	
337	RENE AVILA	
338	CARLOS F. AYORA	
339	DON BAILEY	
340	JAMES . BAILEY	
341	JOHNNY BALLARD	
342	MICHAEL . BALSAM	

SEQ	NAME 1	NAME 2
343	JOVITA BANDA	
344	JEFFREY BARBER	
345	JOSE J. BARRERA	
346	MOISES V. BARRERA	
347	LEESTHER . BARRETT	
348	EILEEN BARRETT-WILLIAMS	
349	ARMANDO BARROS	
350	LEON BELCHER	
351	YOLANDA BELLOSO	
352	DAVE BELLOT	
353	LESTER BELLOW	
354	TOMAS BENAVIDES	
355	DENITA BERRY	
356	FELIPE BONILLA	
357	MARITZA BONILLA	
358	SILVIA BONILLA	
359	WILLIE BOOKER	
360	VIKESH AMIN	
361	GREG . BOUTTE	
362	DEBORAH BRANCH	
363	CARLOS . BRISENO	
364	GLENDA BROUSSARD	
365	ADOLPH BROWN	
366	BOYD A. BRYAN	
367	NGHIEP "NEAL" . BUI	
368	BIRDIE M. BULK	
369	JOHN . BUSBY	
370	DEBORAH BUSH	
371	PEDRO BUSTAMANTE	
372	MARGARITA BUSTOS	
373	ELIZABETH J. BUTLER	
374	RAYMUNDO CADENA	
375	HERBERT CALCOTE	
376	FERNANDO CALDERON	
377	JOSE CALDERON	
378	IGNACIO B. CALVA	
379	ALFREDO CALZADA	
380	RUBEN CALZADA	
381	JULIO H. CAMERO	
382	NORBERTO CAMPOS	
383	MIGUEL A. CAMPUZANO	
384	JULIO CANALES	
385	PATRICIA CANIZALES	
386	REYNALDO CANTU	
387	DEMETRIO CARDENAS	
388	JUAN CARDENAS	
389	ROBERT CARGILE	
390	MARCO CARRILLO	
391	JACQUELINE CARROLL	
392	ORA CARTER	
393	RONALD CARTER	
394	OLIVIA S. CASAS	
395	ELOY CASTANEDA	
396	URBANO J. CASTANEDA	
397	GERARDO CASTILLO	
398	JORGE CASTILLO	
399	JUAN J. CASTILLO	

SEQ	NAME 1	NAME 2
400	LUTERIO CASTILLO	
401	RAMON T. CASTILLO	
402	RAUL CASTILLO	
403	SANDRA V. CASTILLO	
404	SERGIO CASTILLO	
405	CRISTINA CASTRO	
406	DANIEL CASTRO	
407	DORA CASTRO	
408	JAVIER CASTRO	
409	ZENON CAVAZOS	
410	FRANCISCO CAZARES	
411	JOSE S. CENTENO	
412	MANUEL CEPEDA	
413	CONSUELO CERVANTES	
414	LUIS CERVANTES	
415	JOSE CHAIRES	
416	RAFAEL CHAIREZ	
417	JOSE G. CHAVEZ	
418	CARLOS CHAVEZ	
419	FRANCES CHILDRESS	
420	JOSE CISNEROS	
421	TRACY V. CLARK	
422	HUMBERTO O. COLCHADO	
423	VICTOR M. COMPEAN	
424	DAVID CONAWAY	
425	DONALD W. CONAWAY	
426	DAVID CONTRERAS	
427	GEOVANNY M. CONTRERAS	
428	OLGA R. CONTRERAS	
429	RAUL CONTRERAS	
430	AUDREY COOK	
431	ESTELA CORONA	
432	JUAN G. CORREA	
433	JOSE G. CORTEZ	
434	ESMERALDA MORALES	
435	PANFILO P. CORTEZ	
436	RICARDO CRISTO	
437	HOPE CRUZ	
438	MARIA D. CRUZ	
439	SERGIO CRUZ	
440	SANDRA CULLEN	
441	MARTIN DAVILA	
442	LUGENE DAVIS	
443	ROY D. DAVIS	
444	FREDDIE DAVIS-KINNARD	
445	VICTOR DE LA FUENTE	
446	JULIO DE LA GARZA	
447	VERONICA . DE LA PENA	
448	SANTIAGO DE LEON	
449	JESUS . DE OCHOA	
450	DEBRA DE SHAZOR	
451	BOBBIE DEBOSE	
452	JOSE G. DELEON	
453	JORGE J. DELGADO	
454	ANTONIO M. DELUNA	
455	J. INOCENTE DIAZ	
456	JOSE DIAZ	

SEQ	NAME 1	NAME 2
457	RAFAEL DIAZ	
458	ALFRED DOMINIC	
459	ALFRED DOMINIC	
460	GLYNN DUCHAMP	
461	CAROLYN DUKE	
462	ANGELIA DUMES	
463	SERGIO ECHARTEA	
464	NANCY EILAND	
465	EVERARDO R. ELIAS	
466	LUIS A. ENCICIA	
467	FIDEL ESCALANTE	
468	PEDRO . ESCALERA	
469	JOSEPHINA . ESCAMILLA	
470	MARGARITA L. ESCAMILLA	
471	AGUSTIN E. ESPECHE	
472	JUAN ESPINOZA	
473	JILL M. CURFISS	
474	JOSE ESTRADA	
475	LILLIE . ETIENNE	
476	CECILIA . EXNICIOUS	
477	BRUCE . FELDMAN	
478	EUFRASIA FERNANDEZ	
479	GUADALUPE FERNANDEZ	
480	JOSE C. FERNANDEZ	
481	TERESA FIGUEROA	
482	BETSABE FLORES	
483	EPIFANIO FLORES	
484	EUGENIO FLORES	
485	JOSE . FLORES	
486	JOSE FLORES	
487	JOSE FLORES	
488	ROBERT FLORES	
489	JOHNNY FONTENOT	
490	GWENDOLYN FORRISTAL	
491	GLYNN FOWLER	
492	CURLY FOX	
493	BENITO FRAUSTO	
494	STEVE FRAZIER	
495	RONALD A. FRENCH	
496	DELORES . FRUGE	
497	MIGUEL A. FUENTES	
498	ZENIS M. FUENTES	
499	JEANETTE FULLER	
500	CHARLES FUSELIER	
501	NICK . GAJIC	
502	JUAN GALAVIZ	
503	DAVID GALINDO	
504	JUAN GALINDO	
505	HUMBERTO GALLEGOS	
506	JUAN C. GALLEGOS	
507	JAMES GAMBLE	
508	ABRAHAM GARCIA	
509	ADRIAN M. GARCIA	
510	ANDRES GARCIA	
511	ARTURO GARCIA	
512	AURORA GARCIA	
513	EDUVIGES GARCIA	

SEQ	NAME 1	NAME 2
514	FRANCISCO GARCIA	
515	JACINTO . GARCIA	
516	JESUS . GARCIA	
517	JOEL R. GARCIA	
518	JORGE GARCIA	
519	JOSE GARCIA	
520	JUAN GARCIA	
521	JUANITA GARCIA	
522	MARIA GARCIA	
523	OSCAR GARCIA	
524	OSWAIDA E. GARCIA	
525	RAMIRO GARCIA	
526	ROBERTO . GARCIA	
527	RODOLFO GARCIA	
528	RUBEN . GARCIA	
529	SANDRA GARCIA	
530	TOMAS GARCIA	
531	JOAN GARDNER	
532	EFRAIN GARZA	
533	KAREN GARZA	
534	YADIRA A. GARZA	
535	ALFREDO GASPAR	
536	JOSE GASPAR	
537	RAYMUNDO GASPAR	
538	EDWARD GEORGE	
539	GLORIA GERTMAN	
540	WILLIE . GILL	
541	JAMES GILLESPIE	
542	MARCUS GLENN	
543	SCOTT GLUECK	
544	ROBERT GOFFNEY	
545	ADALMIRO GOMEZ	
546	ALEJANDRINA GOMEZ	
547	ANTONIO G. GOMEZ	
548	EFRAIN GOMEZ	
549	JAVIER GOMEZ	
550	JESUS GOMEZ	
551	JUAN GOMEZ	
552	RIGOBERTO GOMEZ	
553	TIBURCIO . GOMEZ	
554	FELIPE GONZALEZ	
555	ILDEFONSO GONZALEZ	
556	ILIANA GONZALEZ	
557	JESUS . GONZALEZ	
558	JUAN GONZALEZ	
559	MARIA GONZALEZ	
560	MARISELA GONZALEZ	
561	MODESTO O. GONZALEZ	
562	RAFAEL GONZALEZ	
563	SANTOS . GONZALEZ	
564	TERESA GOSSARD	
565	CHARLES H. TAYLOR	
566	EDUARDO GRACIAN	
567	BERNICE GRADNEY	
568	JUAN G. GRANADOS	
569	LISA GRANGER	
570	FREDRICK . GROSVENOR	

SEQ	NAME 1	NAME 2
571	DELFINO GUARDIOLA	
572	EVERARDO GUERRA	
573	HERMILO GUERRA	
574	JOEL GUERRA	
575	NORA P. GUERRERO	
576	MICHAEL . GUIDRY	
577	ALEJANDRO GUTIERREZ	
578	CARLOS H. GUTIERREZ	
579	JESUS GUTIERREZ	
580	RYAN GUYOTE	
581	NEFI GUZMAN	
582	RAMIRO GUZMAN	
583	ROBERTO C. GUZMAN	
584	RUBY HADNOT-WHITE	
585	TERRY . HAMILTON	
586	DONALD HARDY	
587	NORRIS HARDY	
588	MIRNA HASBUN	
589	TERRY T. HAYNES	
590	RONDA HEARNE	
591	RONDA HEARNE	
592	MARCELLUS D. HENDERSON	
593	ROBINSON HENRIQUEZ	
594	MANUELA HERMIDA	
595	ABIGAIL HERNANDEZ	
596	ANTONIO HERNANDEZ	
597	BRENDA HERNANDEZ	
598	JOSE A. HERNANDEZ	
599	JOSE O. HERNANDEZ	
600	JOSE HERNANDEZ	
601	JOSE N. HERNANDEZ	
602	JOSE L. HERNANDEZ	
603	MANUEL E. HERNANDEZ	
604	MARIA HERNANDEZ	
605	MARIO Y. HERNANDEZ	
606	PEDRO HERNANDEZ	
607	RAMON HERNANDEZ	
608	RODRIGO HERNANDEZ	
609	SOTERO T. HERNANDEZ	
610	FROYLAN HERRERA	
611	JOSE HERRERA	
612	LAURO HERRERA	
613	MARICELA . HERRERA	
614	ALLEN HERRINGTON	
615	CATHY C. HEYDER	
616	ABEL HIGUERON	
617	RAYMOND HINOJOSA	
618	KIMBERLY OVELGONNE	
619	BETTY HOLMAN	
620	RAUL HUERTA	
621	JEROME HUGHES	
622	JOSE IBARRA	
623	RAUL IBARRA	
624	BEN O. IFEDI	
625	GUADALUPE IRACHETA	
626	IYAYE . ISHMAEL	
627	BENJAMIN IYAMU	

SEQ	NAME 1	NAME 2
628	ISIDRO A. IZAGUIRRE	
629	JESUS . IZAGUIRRE	
630	VERDIE CARRIERE	
631	ROSA JACOBO	
632	ADNAN (JOEY) . JAMAL	
633	JAMES . JOHNSON	
634	JOYELLE . JOHNSON	
635	LEE . JOHNSON	
636	MARY JOHNSON	
637	CASSANDRA JONES	
638	HELEN JONES	
639	LINDA . JONES	
640	LINDA . JONES	
641	LESTER JOSEPH	
642	GUADALUPE A. JUAREZ	
643	MARIA E. JUAREZ	
644	SALMAN M. KHAN	
645	RAMESH KHILNANI	
646	HOWARD KING	
647	WILLIAM . KING	
648	WILLIAM . KING	
649	CLAIR . KOCHER	
650	JEANETTE LABOVE	
651	DELFINA LABRA	
652	GONZALO LAGUNAS	
653	ANGEL . LAHOZ	
654	DAVID LANGE	
655	JUANITA LAQUE	
656	ENCARNACION LEDESMA	
657	VICTOR LEIJA	
658	ISMAEL LEON	
659	NATIVIDAD LERMA	
660	LAURA LEROND	
661	VELMA . LEVINE	
662	JOHN LEWIS	
663	MARIE W. LEWIS	
664	LUGENIA LIMBRICK	
665	CESAR LOERA	
666	EFREN LOMAS	
667	NOE LONGORIA	
668	ADELAIDA LOPEZ	
669	ADOLFO LOPEZ	
670	JOAQUINA LOPEZ	
671	JOSE N. LOPEZ	
672	OBED LOPEZ	
673	OBED LOPEZ	
674	PHILBERT LOPEZ	
675	ALFONSO LOZANO	
676	JESUS J. LOZANO	
677	JORGE S. LOZANO	
678	ROBERTO LOZANO	
679	TEODORO LOZANO	
680	MARIA C. MACHADO	
681	MICHAEL . MADISON	
682	ROQUE A. MADRIGAL	
683	GAIL MAGERS	
684	SANTIAGO MAJANO	

SEQ	NAME 1	NAME 2
685	ANTONIA MALDONADO	
686	AUBREND A. MANDRELL	
687	MARCI MANSFIELD	
688	RODGER E. MANSFIELD	
689	TERESITA P. ELLIMA	
690	JOSE . MARIN	
691	RODNEY . MARKS	
692	JOSE A. MARQUEZ	
693	LAWRENCE MARSHALL	
694	ABRAHAM MARTINEZ	
695	FLORIBERTO . MARTINEZ	
696	HECTOR B. MARTINEZ	
697	ISRAEL MARTINEZ	
698	JOSE MARTINEZ	
699	MARCIANO MARTINEZ	
700	MARCOS MARTINEZ	
701	MARGARITA . MARTINEZ	
702	MARGARITA MARTINEZ	
703	MARIA MARTINEZ	
704	MARISA MARTINEZ	
705	ROBERTO MARTINEZ	
706	HOMERIA W. MCCREA	
707	JERRY MCGUIRE	
708	JAQUELINE MEDINA	
709	JESUS MEDINA	
710	RAUL MEDINA	
711	SHIDEH . MEHDIPOUR	
712	LUIS . MEJIA	
713	REYES MEJIA	
714	SANTOS A. MEJIAS	
715	DANIEL MELENDEZ	
716	DANIEL MELENDEZ	
717	ANTONIO MENDOZA	
718	DAVID MENDOZA	
719	JORGE MENDOZA	
720	JOSE A. MENDOZA	
721	MAITE . MENDOZA	
722	ROBERT . BONNER	
723	CARY MENSCH	
724	JUAN C. MERCADO	
725	ARACELI MEXICANO	
726	ARTHUR MILES	
727	JACQUELINE MILLER	
728	MARILYN MILLER	
729	MARILYN MILLER	
730	MARILYN MILLER	
731	ALBERTO MOLINA	
732	JOSUE MOLINA	
733	SIMON . MONARRES	
734	JAVIER MONTALVO	
735	MIGUEL A. MONTELONGO	
736	HERON MONTES	
737	CHARLIE MOORE	
738	JESSICA MOORE	
739	MARY MOORE	
740	ELENO MORA	
741	MARIANITA MORA	

SEQ	NAME 1	NAME 2
742	FIDENCIO MORALES	
743	LUIS MORALES	
744	EMMA E. MORENO	
745	EMMA E. MORENO	
746	MERCEDES D. MORENO	
747	CHRISTOPHER MOUTON	
748	JOHNATHAN MUHAMMAD	
749	ANTONIO MUNGUIA	
750	ANTONIO . MUNOZ	
751	GENE . MUNOZ	
752	JOSE MUNOZ	
753	RAMIRO MURILLO	
754	ALFREDO NANDIN	
755	MARIA NARVAEZ	
756	VIRGINIA NAULS	
757	DANIEL NAVA	
758	DANIEL NAVA	
759	VICTORIANO NAVA	
760	LUIS NAVARRETTE	
761	ABEL J. NAVARRO	
762	ABEL . NAVARRO	
763	ON V. NGUYEN	
764	JERRY . NISBY	
765	HENRY NOWLING	
766	GEORDINA O'BANION	
767	MARTIN OBREGON	
768	BLANCA M. OCAMPO	
769	GONZALO OCEGUERA	
770	CLAUDIO OCHOA	
771	CYNTHIA . O'KEEFE	
772	ROBERTO OLIVO	
773	OLGA M. OLSON	
774	LUIS OLVERA	
775	ROSA I. ORDUNA	
776	DORA ORELLANA	
777	JOSEPH ORLANDO	
778	SILVINO OROPEZA	
779	MANUEL OROZCO	
780	ANDRES . ORTIZ	
781	CARMEN ORTIZ	
782	MARIA ORTIZ	
783	MANUEL ORTIZ	
784	RAFAEL A. ORTIZ	
785	ANGELENNE OSBY	
786	ELVIN OSORTO	
787	CATALINA C. OZUNA	
788	GLORIA . PACHECO	
789	FAUSTINO PADILLA	
790	JESUS PADILLA	
791	RITO PADRON	
792	YOANI PALACIOS	
793	FRANCISCO . PANTOJA	
794	PAMELA PARISH	
795	BEVERLY PARKS	
796	ARDELLA PARMS	
797	JUAN PARRA	
798	JORGE J. PATINO	

SEQ	NAME 1	NAME 2
799	CHARLES PATRICK	
800	MARIA PAZ	
801	FEDERICO P. PENA	
802	RICARDO PENA	
803	ROBERTO PENA	
804	RAY . PENRICE	
805	ARTURO PEREZ	
806	JOSE C. PEREZ	
807	JOSE PEREZ	
808	RUBEN PEREZ	
809	PATRICIA PERLERA	
810	RIGOBERTO C. PERRETT	
811	LEOLA . PETE	
812	BURNELL PHILLIPS	
813	FREDDIE PHILLIPS	
814	GOSMER . PHILLIPS	
815	JUAN D. PINEDA	
816	ESTEBAN PINEROS	
817	JUAN PLATAS	
818	DAYSI . POCASANGRE	
819	JEAN A. POLLARD	
820	MIGUEL PORRAZ	
821	OMAR PORTILLO	
822	HENRY PRESSLER	
823	HENRY PRESSLER	
824	HENRY PRESSLER	
825	CORNELL . PRICE	
826	CORNELL . PRICE	
827	CORNELL PRICE	
828	ELODIA PULIDO	
829	JOAN HAMMOND	
830	BERNABE QUIJADA	
831	CARINA QUINTANILLA	
832	LORENZO QUINTANILLA	
833	MIGUEL QUINTERO	
834	EPAFRODITO RAMIREZ	
835	BERNABE QUIJADA	
836	IGNACIO RAMIREZ	
837	JAIR RAMIREZ	
838	JORGE RAMIREZ	
839	MARGARITO RAMIREZ	
840	MARIA RAMIREZ	
841	ANTONIO C. RAMOS	
842	FLAVIO RAMOS	
843	MARTIN D. RAMOS	
844	PHYLLIS RANDALL	
845	PHYLLIS RANDALL	
846	TRINIDAD RANGEL	
847	KIMBERLY RATLIFF	
848	MACARIO RAYO	
849	JORGE RENDEROS	
850	EDNA M. REYES	
851	FABIOLA REYES	
852	FORTINO REYES	
853	GRACIELA REYES	
854	JORGE REYES	
855	JUAN C. REYES	

SEQ	NAME 1	NAME 2
856	LUIS REYES	
857	MITZI M. REYES	
858	RICARDO REYES	
859	VENTURA REYES	
860	LOLA REYNOLDS	
861	RAYMOND RICHARD	
862	DAVID RICHARDS	
863	DEBRA RICO	
864	JOSE RIOS	
865	MARIA RIOS	
866	ERIC G. RIVAS	
867	LUIS RIVAS	
868	RUBEN RIVAS	
869	AMELIA RIVERA	
870	MANLIO F. RIVERA	
871	MARIA RIVERA	
872	VERONICA RIVERA	
873	RICHARD ROBERSON	
874	ROBERT HINSLEY	
875	ARTURO J. ROBLES	
876	ONORIO T. ROBLES	
877	PEDRO ROBLES	
878	ROBERT R. ROBLES	
879	ENRIQUE ROCHA	
880	BLANCA RODRIGUEZ	
881	CAROLINA RODRIGUEZ	
882	ELADIO RODRIGUEZ	
883	MYRTLE SHELTON	
884	ISIDRO RODRIGUEZ	
885	JORGE RODRIGUEZ	
886	JOSE RODRIGUEZ	
887	JOSE RODRIGUEZ	
888	JOSE F. SOTO	
889	JUAN R. RODRIGUEZ	
890	JUAN RODRIGUEZ	
891	MARTIN RODRIGUEZ	
892	MILAGROS RODRIGUEZ	
893	NICOLAS RODRIGUEZ	
894	NILDA RODRIGUEZ	
895	PEDRO RODRIGUEZ	
896	RAMON RODRIGUEZ	
897	RAUL RODRIGUEZ	
898	ROSALINDA RODRIGUEZ	
899	APOLONIO J. ROJAS	
900	JESUS ROJAS	
901	BENIGNO ROMAN	
902	DANIEL DURAN-ROMERO	
903	DON ROMERO	
904	LISANDRO A. ROMERO	
905	MARIA ROMERO	
906	EULA C. ROSS	
907	NELDIA ROSS	
908	FRANCHELL ROUGEAU	
909	BARBARA ROY	
910	BENITO RUBIO	
911	GUADALUPE RUBIO	
912	MARVIN RUIZ	

SEQ	NAME 1	NAME 2
913	NATIVIDAD RUIZ	
914	NORMA RUIZ	
915	SCOTT RYAN	
916	OSIEL SAENZ	
917	PEDRO H. SAENZ	
918	ROBAB SAKHAVAT	
919	ALEIDA SALAZAR	
920	CRESENCIANO SALAZAR	
921	JOSE SALAZAR	
922	JOSE SALAZAR	
923	GUADALUPE RAMIREZ	
924	MARIA E. SALAZAR	
925	DAFFNEY SALDANA	
926	ESTEBAN SALGADO	
927	JOSE SALGUERO	
928	JOSE SALINAS	
929	DIAMANTINA R. SANCHEZ	
930	GUILLERMO SANCHEZ	
931	JOSE SANCHEZ	
932	JOSE SANCHEZ	
933	MARIA SANCHEZ	
934	CHEREL L. SANDERS	
935	ITASHIA A. SANDLES	
936	HILDA SANDOVAL	
937	BELEM SANTIBANEZ	
938	AMADEO SANTOS	
939	OFELIO SANTOS	
940	DONALD SAPAUGH	
941	JOSE SARAVIA	
942	DAVID A. SARMIENTO	
943	CECILIO SAUCEDA	
944	ROBERT SCOTT	
945	RENE SEGOVIA	
946	JOSE RODRIGUEZ	
947	GREISI SEPULVEDA	
948	SERGIO SEPULVEDA	
949	JOSE SERRANO	
950	MIGUEL B. SERRANO	
951	EVERARDO T. SERVIN	
952	BASSAM SFEIR	
953	BETTY SENEMMARI	
954	ARNULFO SOLIS	
955	LARRY SHIRLEY	
956	GWENDOLYN SHOEMAKER	
957	SANDY SHUGART	
958	EULALIO SIFUENTES	
959	ALBERTO SILVA	
960	CATALINA SILVA	
961	JULIET SILVA	
962	RUDY SILVA	
963	EDWARD SILVESTAIN	
964	KEN M. SMITH	
965	RAYMOND SMITH	
966	ANTHONY SPECHT	
967	JOSE SOLIS	
968	JULIAN SOLIS	
969	PABLO SOLIS	

SEQ	NAME 1	NAME 2
970	DONALD SONNIER	
971	BONIFACIO SOSA	
972	HERADIO SOSA	
973	KATY THOMAS	
974	RAINEL SOTO	
975	WANDA WHITE	
976	LINDA SPENCER	
977	CONNIE STAVINOH	
978	ROGER GLAZE	
979	ROGER GLAZE	
980	ROGER GLAZE	
981	TONY STRANGE	
982	ELLA M. STUBBLEFIELD	
983	LYDIA SUIB	
984	HOSEIN TAHVILIAN	
985	DANIEL B. TALAMANTES	
986	MYRIAN A. TARANTO	
987	MIA TARPLEY	
988	JERRY TAYLOR	
989	OCTAVIA TAYLOR-PERKINS	
990	HECTOR TEJEDA	
991	JOSE TERAN	
992	RICHARD TERRY	
993	SANDRA BLACK	
994	SHAWN THIERRY	
995	DWIGHT THOMAS	
996	ELIAZAR RODRIGUEZ	
997	FRANCES THOMPSON	
998	LARRY THORNE	
999	CHARLES THIRLWALL	
1000	STEPHANIE TO	
1001	FERNANDO TOLEDO	
1002	CARLOS TORRES	
1003	GERARDO TORRES	
1004	LUCAS TORRES	
1005	MARIA A. TORRES	
1006	MARIANO TORRES	
1007	RODOLFO TORRES	
1008	WILLIAM A. TORRES	
1009	JERRY TOUCHET	
1010	ELIAZAR TOVAR	
1011	ARTURO TREVINO	
1012	SOTERO TREVINO	
1013	SOCRATES TRUJILLO	
1014	MIGUEL TUM	
1015	SANDY TYER	
1016	SANDY TYER	
1017	MAURICIO URBINA	
1018	RAYMUNDO URIARTE	
1019	ANGEL URIAS	
1020	MYRNA VALDES	
1021	RITO VALDEZ	
1022	JUAN VALDEZ	
1023	ENMA VALERIO	
1024	ELVIRA VALERO	
1025	FRANCISCO VALLE	
1026	JO ANN VAN PELT	

SEQ	NAME 1	NAME 2
1027	DELMY VARELA	
1028	OLGA V. LOPEZ	
1029	ANA VASQUEZ	
1030	BLANCA VAZQUEZ	
1031	ELLY VASQUEZ	
1032	JOSE A. VASQUEZ	
1033	JOSE VASQUEZ	
1034	MARINA VASQUEZ	
1035	SERGIO VASQUEZ	
1036	DANIEL VAZQUEZ	
1037	MARIANO VAZQUEZ	
1038	MARIO S. VEGA	
1039	PASCUAL VEGA	
1040	JOSE VELASQUEZ	
1041	HERIBERTO VELEZ	
1042	JORGE VERGARA	
1043	GABRIEL VICUNA	
1044	SISTO VIDAURI	
1045	JOSE VIERA	
1046	DORA M. VILLALOBOS	
1047	JAVIER VILLANUEVA	
1048	ANDRES M. VILLARREAL	
1049	JOSE M. VILLATORO	
1050	JOSE VIRAMONTES	
1051	JERRY WALKER	
1052	LILLIAN WALKER	
1053	KELVIN WALLACE	
1054	TYSON WALLIS	
1055	GWENDOLYNE WALTER	
1056	ERNESTA WASHINGTON	
1057	BRUCE D. WEAVER	
1058	HATTIE WELLS	
1059	JUAN SALAZAR	
1060	AMIR B. WILLIAM	
1061	CALVIN WILLIAMS	
1062	DAVID N. WILLIAMS	
1063	DAVID N. WILLIAMS	
1064	PAUL WILLIAMS	
1065	SUSAN M. WILLIAMS	
1066	FELINDA WILLIAMS-BROWN	
1067	MARK WILLIS	
1068	LILLIAN WILTZ	
1069	VERNELL WILTZ	
1070	SCOTT WIMBERLY	
1071	CARMEN WINTERS	
1072	JAMES WISE	
1073	ERIC WORSHAM	
1074	JEANETTE WYCOFF	
1075	EMILIO YANEZ	
1076	FRANCISCO ZAMORA	
1077	MARIA ZAMORA	
1078	LETICIA ZARAGOZA	
1079	EVELYN ZAVALA	
1080	DOLORES ZEPEDA	
1081	FELICIANA CANTU	
1082	REYNALDO G. MARTINEZ	
1083	THIRKUILD SMITH	

SEQ	NAME 1	NAME 2
1084	JOSE MEDINA	
1085	ALEJANDRO R. HERNANDEZ	
1086	EVELIN LEYVA	
1087	DONALD WELLS	
1088	JAVIER CANO	
1089	ARTURO C. RODRIGUEZ	
1090	JAVIER VAGLIENTY	
1091	DAVID CHAVEZ	
1092	ZANE PETTIET	
1093	ROBERTO CALDERA	
1094	RUBY WILSON	
1095	LEONEL HUERTA	
1096	TOMASA I. VELEZ	
1097	SPENCER VOYTEK	
1098	ABBY MARIN	
1099	SALVADOR RUIZ	
1100	ERMA RAYFORD-RILEY	
1101	JORGE FLORES	
1102	FLOYD BROWN	
1103	RAMIRO GARCIA	
1104	JUAN MUNIZ	
1105	CARL ALLEN	
1106	STEVEN JONES	
1107	DANIEL M. GARCIA	
1108	JON WESNER	
1109	BEVERLY J. DOUGLAS	
1110	JUAN MARTINEZ	
1111	MARIA A. CARDOZA	
1112	HERMELINDO L. REYES	
1113	JONAR WATSON	
1114	ARMANDO G. MUNOZ	
1115	KATHLEEN M. STEVENS	
1116	ARMANDO PARRA	
1117	MARIO CASTRO	
1118	OSWALDO MEDINA	
1119	JOAN HAMMOND	
1120	PEDRO TREJO	
1121	ERNESTO ANAYA	
1122	ELWANDA ROQUEMORE	
1123	ODILIA BOFFILL	
1124	MARIA D. GARCIA	
1125	JOSE L. GONZALEZ	
1126	WILLIE PATIN	
1127	RYAN CARPENTER	
1128	MARIO RODRIGUEZ	
1129	JUAN HURTADO	
1130	MARCO VALDEZ	
1131	JOANN REDMON	
1132	ENCARNACION R. FUENTES	
1133	JAVIER REYES	
1134	CESAR PEREA	
1135	JOHNNY LOWE	
1136	LINNIE STEWARD	
1137	ROSA RODRIGUEZ	
1138	OLGA BALDERAS	
1139	RAFAEL SILVA	
1140	PEDRO CARDOZA	

SEQ	NAME 1	NAME 2
1141	CRISTOBAL MEDRANO	
1142	JOSE GARCIA	
1143	ABRAHAM CERVANTES	
1144	OLGA YERENA	
1145	ANGELA ADAMS	
1146	ROBERT JONES	
1147	SUMNER R. HENDERSON	
1148	ADELA ARGUETA	
1149	LUGENIA LIMBRICK	
1150	ERASMO VIGIL	
1151	GREGORIO GARCIA	
1152	JULIO GARCIA	
1153	ALEJANDRO VARGAS	
1154	FLOR CEBALLOS	
1155	RAFAEL S. ALVARADO	
1156	CLETIS CAVAZOS	
1157	JESUS DIAZ	
1158	NORA ROMERO	
1159	MARIA FINGER	
1160	LUIS RIOS	
1161	BRENDA ROBERTS	
1162	KATHALYN SKINNER	
1163	MARIO CAVAZOS	
1164	MARK D. KELLEY	
1165	FRANCIS JIMENEZ	
1166	JUAN SANTOS	
1167	OLGA E. VEGA	
1168	JOSE RIVERA	
1169	JUAN FIGUEROA	
1170	ALBERTO TREJO	
1171	MARIA L. PORTILLO	
1172	LOIS A. HORTON	
1173	AGUSTIN FONSECA	
1174	CRISTINO GALINDO	
1175	KATIE MAYFIELD	
1176	THIRKUILD SMITH	
1177	HILARIA TOVAR	
1178	JESUS GALLEGOS	
1179	JUAN J. RIVERA	
1180	FELIX BARRERA	
1181	ROGER CANADY	
1182	HUMBERTO GALDAMEZ	
1183	IRINEO HERNANDEZ	
1184	CARLOS BONILLA	
1185	JOSE SOSA	
1186	FRANCISCO REYNA	
1187	MARIA JIMENEZ	
1188	JOSE GARCIA	
1189	MARTIN MORA	
1190	MYRNA HERCULES	
1191	MARY A. PALERMO	
1192	JOSE LOZANO	
1193	JAIME HERNANDEZ	
1194	JUAN AGUIRRE	
1195	VIOLA DEDON	
1196	TIMOTHY H. DANIEL	
1197	FIDEL LIMON	

SEQ	NAME 1	NAME 2
1198	ARMANDO RIVAS	
1199	RAFAEL A. MELGAR	
1200	BRENDA DOUCETTE	
1201	ISIDRO VILLARREAL	
1202	MAURILIO RODRIGUEZ	
1203	DEBORAH DILLEY	
1204	MANUEL MARTINEZ	
1205	BALTAZAR CASTILLO	
1206	EDNA MCWILLIAMS	
1207	RENE MORALES	
1208	LEONOR RAMIREZ	
1209	JUANA J. AGUAYO	
1210	MAY DANDO	
1211	MARK MELANCON	
1212	JOHN NICHOLS	
1213	HIGINIO SANCHEZ	
1214	JAIME CALDERON	
1215	SALOMON RIVERA	
1216	YADIRA RIBAS	
1217	ANICETO LEJA	
1218	WILBERT RASMUS	
1219	JORGE CANTU	
1220	ROGER CANADY	
1221	ROGER CANADY	
1222	JAIME LOPEZ	
1223	FRAN MCCULLAH	
1224	FERNANDO CASTILLO	
1225	GLORIA RAMOS	
1226	ANTONIO RODRIGUEZ	
1227	LOURDES MUSSE	
1228	STEVEN CRIM	
1229	ENRIQUE BECERRA	
1230	MEENA SHAH	
1231	ERNESTO LUCIO	
1232	GUIOMAR GONZALEZ	
1233	CANDIDA GUERRERO	
1234	FRANKLIN DOUGHERTY	
1235	JOSE COREAS	
1236	ORFELINDA DE LEON	
1237	CARLOS BANEGAS	
1238	CANDIDO INTERIANO	
1239	JOSE G. CRUZ	
1240	OVIDIO GARZA	
1241	ANTHONY ABBS	
1242	ISIDRO R. RINCON	
1243	LEE MARSH	
1244	JOSE M. GARCIA	
1245	CONNIE HERMSEN	
1246	DEBORAH LEXA	
1247	ALBERTO HERNANDEZ	
1248	GLORIA MONTALVO	
1249	MARICELA RAMIREZ	
1250	EFRAIN ARROYO	
1251	JULIO C. MEZA	
1252	CARRIE SPATES	
1253	THELDON SIMON	
1254	ROSALIO ROJAS	

SEQ	NAME 1	NAME 2
1255	URIEL ARGUELLO	
1256	MARIO GUTIERREZ	
1257	FRANCISCO ROSALES	
1258	MARIA CHAVEZ	
1259	ENRIQUE AGUILAR	
1260	CAROLYN MORGAN	
1261	LORA D. ELLIS	
1262	FRANCISCO SALAZAR	
1263	PAUL TURNER	
1264	ROBBIN DOUGLAS	
1265	PIEDAD PEREZ	
1266	ROMAULDO VASQUEZ	
1267	ODILON TORRES	
1268	GENNIE FLORES	
1269	ROBERT HOJNACKI	
1270	RAUL GUTIERREZ	
1271	BRENDA YOUNG	
1272	FLAVIO VILCHIS-VILLEGAS	
1273	JOAN HAMMOND	
1274	VICTOR VARELA	
1275	ELOY ZUNIGA	
1276	PEDRO PEREZ	
1277	THOMAS GILCHRIEST	
1278	DAGOBERTO DURAN	
1279	ARNULFO A. FLORES	
1280	NICOLAS CASTILLO	
1281	MARVYL J. POTTER	
1282	CARLOS AYALA	
1283	ANDRES MARTINEZ	
1284	BULMARO P. BUCIO	
1285	ROSA MACIAS	
1286	MARY LANDRY	
1287	JOHN SPEER	
1288	MIGUEL VASQUEZ	
1289	FORTINO REYES	
1290	ALICIA PEDRAZA	
1291	JOSEPH SONSON	
1292	FRANK S. RAMIREZ	
1293	STERLING LANDRY	
1294	WILLIAM NEFF	
1295	MARICELA QUINTANILLA	
1296	JOE T. RODRIGUEZ	
1297	PERUMCHIRA C. KURIAN	
1298	MIGUEL A. SALAZAR	
1299	MIGUEL A. ALVAREZ	
1300	DAN NGUYEN	
1301	BETTY J. MURR	
1302	URBANO R. ALVAREZ	
1303	MIKE TOBIAS	
1304	ERNESTO AMAYA	
1305	CYNTHIA VALDEZ	
1306	EULOGIO ARTEAGA	
1307	EVELIA DELANDA	
1308	JAMES O. WALKER	
1309	RAFAEL RODRIGUEZ	
1310	JESUS FLORES	
1311	ROBERTO VALDES	

SEQ	NAME 1	NAME 2
1312	FELIX SAINZ	
1313	CLARENCE POLK	
1314	CESAR BARREGAN	
1315	VALENTE HERNANDEZ	
1316	JORGE A. CARRASCO	
1317	ERNESTO TICAS	
1318	AURELIANO PENA	
1319	NESTOR MARTINEZ	
1320	CARLOS SALDUA	
1321	EUNICE AKINS	
1322	FRANCISCO MARTINEZ	
1323	ARTURO ARREDONDO	
1324	HECTOR AJCA	
1325	GRACE ARCENEUX	
1326	VICKI S. FRANCIS	
1327	GILBERTO A. DURAN	
1328	RIGOBERTO IZAGUIRRE	
1329	GARY PELKEY	
1330	CALVIN LABBE	
1331	CLAUDIO CALDERON	
1332	RAUL RUIZ	
1333	LUIS VARGAS	
1334	HELADIO RIVERA	
1335	FAUSTINO ESCAMILLA	
1336	CONSUELO COLATO	
1337	SHIRLEY LYNCH-JONES	
1338	JAMES JOHNSON	
1339	GONZALO HERRERA	
1340	KARALYN JONES	
1341	ROXANNE TORRES	
1342	VICTOR ROCHA	
1343	JOSE GARZA	
1344	HERMILIO ORDONEZ	
1345	STEPHANIE LIUSKOS	
1346	PEDRO LANDIN	
1347	GLENN WILLETT	
1348	JUAN A. VAZQUEZ	
1349	JESSE RICO	
1350	TORIVIO ALVAREZ	
1351	WAYNE W. MIKE	
1352	ELOISE WALKER	
1353	DANIEL GARCIA	
1354	BRENDA HUNTER	
1355	CARLOS ANDRES	
1356	DAGOBERTO ESQUIVEL	
1357	LUKE NELSON	
1358	RAUL GARCIA	
1359	ANA VEGA	
1360	JUAN PERAZA	
1361	HERIBERTO ALONSO	
1362	LAURA P. CASTILLEJA	
1363	MICHAEL L. BONNEL	
1364	ARTHUR ROBINETT	
1365	FERNANDO ARIAS	
1366	RAFAEL FERNANDEZ	
1367	ANTONIO REYNA	
1368	LYELL R. DAVIS	

SEQ	NAME 1	NAME 2
1369	BRENDA GUNNER	
1370	ABRAHAM NINO	
1371	MARIO AGUIRRE	
1372	PETER BASRALIAN	
1373	MARISELA BARROW	
1374	JUAN CARRIZALES	
1375	CHARLEAN DAVIS	
1376	HUMBERTO CARDONA	
1377	CRUZ HUESCA	
1378	CRISTOBAL JUAREZ	
1379	JOSE A. GAMEZ	
1380	MARY A. JOHNSON	
1381	GEORGINA ALBEAR	
1382	RICKY ROOT	
1383	JORGE MARTINEZ	
1384	FILADELFO LOPEZ	
1385	JACINTO TORRES	
1386	GENE LIM	
1387	DARNELL MUHAMMAD	
1388	GERALD SIAS	
1389	OCEIL WHITE	
1390	MARIA LUNA	
1391	IVA SPIVEY	
1392	JOSE CANTU	
1393	JULIA MEJIA	
1394	STEPHEN D. ABERNATHY	
1395	HECTOR PEREZ	
1396	KENNETH W. PAXTON	
1397	CANUTO MONTES	
1398	ELEUTERIO MORA	
1399	PEDRO TURRUBIARTES	
1400	MIGUEL GUZMAN	
1401	GUILLERMO NINO	
1402	RAUL MARQUEZ	
1403	IGNACIO SORIA	
1404	ARACELIA VASQUEZ	
1405	BEVERLY MARTIN	
1406	ANA I. RIVERA	
1407	CLIFFORD G. BEAMAN	
1408	ALBERTO C. AVALOS	
1409	RAFAEL GARCIA	
1410	ROBERTO GUERRA	
1411	KEVIN T. LEVI	
1412	ABIMAELO OROZCO	
1413	JULIAN BAZALDUA	
1414	JOHN BALDWIN	
1415	SHIRLEY STEIN	
1416	JUAN DIAZ	
1417	NOEL A. BONILLA	
1418	CHRIS EVANS	
1419	VERONICA MENDOZA	
1420	CARMEN SANTA MARIA	
1421	IGNACIO HERRERA	
1422	MARCO VARGAS	
1423	MARIA CARRANZA	
1424	JOSE M. BOLANOS	
1425	LUIS H. MEJIA	

SEQ	NAME 1	NAME 2
1426	JEWELL JOHNSON	
1427	JOAQUIN A. GARCIA	
1428	VELMA CORREA	
1429	NICOLAS NAVARRO	
1430	MARY C. BRASFIELD	
1431	ACHO OGBOENYIYA	
1432	ADELFA MACPHERSON	
1433	NANCY ESQUIVEL	
1434	KARINA GALAVIZ	
1435	JUAN R. GRIMALDO	
1436	REMEDIOS NAVA	
1437	GENIEVE ALLISON	
1438	ROBERT LUGO	
1439	TITO A. MEJIA	
1440	RAMON VEGA	
1441	MARY J. ROBINSON	
1442	MILTON GLOVER	
1443	SILVIA SAN MIGUEL	
1444	TAMMY M. GRAY	
1445	PAUL KENT	
1446	ZELMA FIELDS	
1447	DARREL FOWLER	
1448	THEODORE TATTERSALL	
1449	GAIL MATTOX	
1450	CIPRIANO SANCHEZ	
1451	ARTURO BARRERA	
1452	MARIA CHAPA	
1453	RAMON VEGA	
1454	JOSE R. DELGADILLO	
1455	JOSE ROMERO	
1456	EZEQUIEL CAMPOS	
1457	JOSE SERPAS	
1458	MIGUEL LOPEZ	
1459	MOHAMMED ALI (. SHENAVARI	
1460	LAURA MARTINEZ	
1461	CARLOS A. VALDEZ	
1462	HECTOR MUNGUIA	
1463	STEPHANIE GRAHAM	
1464	RODOLFO CORDON	
1465	JUAN F. PADRON	
1466	ALABINIA L. DIAZ	
1467	JESUS M. LUJAN	
1468	OSCAR QUINTANILLA	
1469	KATHIE SMITH	
1470	DANIEL DEARWATER	
1471	JOSE C. ALVAREZ	
1472	TRIKICHEL HOLMES	
1473	ROMAN DE LA SANCHIA	
1474	JEFF K. SHEPHERD	
1475	TARA CRINER	
1476	JUAN M. BAUTISTA	
1477	SERAPIA PEREZ	
1478	MIGUEL VILLELA	
1479	MARTHA HILL	
1480	EZEQUIEL CASTILLO	
1481	PAUL CHISUM	
1482	JOSEPH BACA	

SEQ	NAME 1	NAME 2
1483	ROBERT A. KAHN	
1484	LETHA LAVALAIS	
1485	EDUARDO G. SOLIS	
1486	SIMION ALCANTAR	
1487	PAULINO ESPINOSA	
1488	MANUEL M. BONILLA	
1489	DONNIS CHANCE	
1490	MANUEL SALAZAR	
1491	SAUL ALVARENGA	
1492	MARIA GALLO	
1493	PETER PAULOSE	
1494	MARIO RUIZ	
1495	DORANCE D. AGUDELO	
1496	JOSE GARZA	
1497	EMODI AMAGWULA	
1498	EVELIN LEYVA	
1499	ABEL PEDRAZA	
1500	JAMES E. ATKINS	
1501	ANA MALDONADO	
1502	ANTONIO ALONSO	
1503	EDUARDO CISNEROS	
1504	VARNELL JONES	
1505	JOHN A. IZOBO	
1506	BERNARDO CUEVAS	
1507	ADALBERTO PIZANO	
1508	ELIA N. CHINN-TORRES	
1509	JOSE MORALES	
1510	ESTEBAN DE LA GARZA	
1511	ANDRES CABRERA	
1512	MORRIS CARRIER	
1513	EDWARD MIRANDA	
1514	GYNETTA BATISTE	
1515	HARDY K. RODRIGUEZ	
1516	MARIA L. PAZ	
1517	RODOLFO DIAZ	
1518	SANDRA RICHARDSON	
1519	EMMA M. BRASS	
1520	KA SANDRA CONAWAY	
1521	FLOYD JONES	
1522	MARY A. ESTRADA	
1523	GENARO LOPEZ	
1524	WILLIAM S. MCCORKLE	
1525	MAYRA MORENO	
1526	MARGARET MARSHALL	
1527	LYDIA J. ROBERTSON	
1528	ANGEL SOTO	
1529	SILVIA TILLER	
1530	JAIME PEREZ	
1531	DEBORAH BURGIO	
1532	BABBY POSEY	
1533	VALERIE JENKINS	
1534	DANNY SMITH	
1535	MABLE ANDRES	
1536	SAMELLA ROBINSON	
1537	CAREY ALFRED	
1538	CAROLINE WRIGHT	
1539	JAMES WHITE	

SEQ	NAME 1	NAME 2
1540	JOHN COOK	
1541	AVA DISTEFANO	
1542	SERGIO ALMAZAN	
1543	CHARLES PRINCE	
1544		
1545	ABDULLAH-JEHAE AHMAD	
1546	TONET ABILI	
1547	LARRY LOVILLE	
1548	LONNIE SMITH	
1549	JAMES D. WADDELL	
1550	CHERI KLEIN	
1551	JERRY DAVILA	
1552	LOUIS HEBERT	
1553	TOM MCFERRIN	
1554	KENNETH HAMMERS	
1555	HELEN ACOSTA	
1556	ELENA ARGUETA	
1557	CYNTHIA BARRON	
1558	JORGE CABALLERO	
1559	OSCAR CAPTAIN	
1560	ADOLFO CHAVEZ	
1561	ANTONIO CORONADO	
1562	ISMAEL LEON D/B/A MI HACIENDA	
1563	RUBEN LOPEZ	
1564	ERICK RODRIGUEZ	
1565	JAMES RUSSELL	
1566	MARIA SANTAMARIA	
1567	WILLOW SIMPSON	
1568	WILLOW SIMPSON	
1569	WILLOW SIMPSON	
1570	JOE AND JERILEE WHITMIRE	
1571	HARRELL, JEANETTE	
1572	ARNOLD AND SHEILA JONES	
1573	LYDIA AND HENRY ANSAH	
1574	BRYAN ACKER	
1575	DAVID AGUERO	
1576	MARIA MIGUEL & DIAZ AGUILLON	
1577	ALLEN RAY & CLEOTHA ALDRIDGE	
1578	LEAR ALLEN	
1579	HARRY & JACKSON (ESTATE OF HASMIG) ALLERS	
1580	MARCIANO & SUSAN ANTEOLA	
1581	VALENTE MARIA & VALVERDE APARICIO	
1582	ORALIA AND ALREDO ARAUJO	
1583	MODESTO ESTEBAN & NERI & HERNANDEZ BAEZ	
1584	REEM JAMAL & ALNAGI BAKEER	
1585	MAGDALENO & ROSA BANDA	
1586	BARRY & DIANA BANHAGEL	
1587	PHILLIP AND SANDRA BATTLES	
1588	PHILLIP AND SANDRA BATTLES	
1589	PHILLIP AND SANDRA BATTLES	
1590	PHILLIP AND SANDRA BATTLES	
1591	WANDA BENSON	
1592	FELIPE BETANCOURT	
1593	LENNARD BLANTON	
1594	ROBERT BORSARI	
1595	K & W BRASHER	
1596	DEBORAH BROWN OBO CLARA THOMAS BROWN	

SEQ	NAME 1	NAME 2
1597	ROBERT & ANGELA BROWN	
1598	PHUONG LIEN BUI	
1599	ABRAHAM & MARIA CAMARILLO	
1600	EFRAIN CANTOR	
1601	RICHARD AND JULIE CARITE	
1602	LUZ EDDY & RAMOS CASTANEDA	
1603	CEN-TEX DATA (RANDY MORRIS)	
1604	JULIO CEPEDA	
1605	MARIA CERVANTES	
1606	BAI FUN CHEN	
1607	CONNIE CHENEY	
1608	ELISSA CLAY	
1609	CLUB MAGIC INC.	
1610	JOSE & SYLVIA CORONADO	
1611	MARIA ASCENCION & MARTINEZ COVARRUBLAS	
1612	WES CRENSHAW	
1613	JUAN & SONIA DELAROCA	
1614	REBECCA DEWALT	
1615	TIEN & LYNN TRUONG DO	
1616	LAWRENCE EDWARDS	
1617	COLLEEN FOLEY	
1618	REBECCA FOREMAN	
1619	INGRID FORREST	
1620	FRED FOTEH	
1621	ISSA FOTEH	
1622	SAMIR FOTEH	
1623	NEDRA E. FRANCIS	
1624	MARIA HECTOR AND GARCIA FUENTES	
1625	JUANA GALLEGOS	
1626	GALINA GALPERIN	
1627	CLAUDIA & DANIEL GAMEZ	
1628	ADRIAN GARCIA	
1629	JOSE LUIS GOMEZ	
1630	GLORIA GONZALES	
1631	ARLETH MACIAS & VENEDICTO GRANADOS	
1632	OLLIE GRAYS	
1633	LAWRENCE MARVIN & MARGRETT GROSS	
1634	CHERYL HAMILTON	
1635	ANNA HAMNER	
1636	THOR AND KAREN HANSON	
1637	MARK HARTSELL	
1638	LAWRENCE HASER	
1639	STEPHEN & KAREN HAYNES	
1640	JOHN & BARBARA HENRY	
1641	JOSE AND REGINA HERNANDEZ	
1642	ROBERT & PATRICIA HIRSCHFELD	
1643	KHUE & JIMMY HOANG	
1644	KIM HORN	
1645	JUDY HORTON	
1646	JEN HWANG	
1647	BRIAN JACKSON	
1648	AUDI JAIMES	
1649	DAVID AND RHONDA JAMES	
1650	DAVID & DORIS JENNINGS	
1651	CECELIA JOHNSON	
1652	DONALD & VICTORIA JOHNSON	
1653	ILA DBA DINAH'S HAIR STUDIO JOURNET	

SEQ	NAME 1	NAME 2
1654	JUST OX TAILS (KENNETH WASHINGTON)	
1655	TYRONE KILLEBREW	
1656	KIM PHUNG RESTAURANT	
1657	JOSEPH AND ANN KURIAN	
1658	BARBARA LANE	
1659	AURORA LEAL	
1660	SUZANNE 'EDNA' LEE	
1661	MICHAEL & FRED A LEWIS	
1662	JIAXIN LIU	
1663	SAVATH AND PAM LOUANGPHO	
1664	CHRISTINE LUONG	
1665	RANDY MAGDALENO	
1666	CAN MAI & TIEP CAI	
1667	JESUS MANSANALES	
1668	CORNELIO MARTINEZ	
1669	JESUS MARTINEZ	
1670	JOSE MARTINEZ	
1671	LUCINDA & CARLOS MARTINEZ	
1672	PEDRO MARTINEZ	
1673	RODNEY & GWEN MASTERS	
1674	VIVIAN MATTHEWS	
1675	ANN MAZYN	
1676	DANIEL & AMITY MCCARTHY	
1677	LUEVAINE MCCLOUD	
1678	LIBRADO AND ANGELES MENESES	
1679	LLOYD MITCHELL	
1680	HASSAN MOHAMMADIAN	
1681	RUGLEY & DEIDRE MONROE	
1682	JUAN & MARIA MORALES	
1683	JOE & MARGARET MORENO	
1684	JOAN MURDOCK	
1685	PAUL & SUZANNE MUSSLEWHITE	
1686	ANN & DAN BINH NGUYEN	
1687	HANH DAO T. NGUYEN	
1688	THANH TRAN & MAI NGUYEN	
1689	TRAM-ANH & HIEU NGUYEN	
1690	ANTHONY & ELEANOR ODELL	
1691	GRACE OKORIE	
1692	KELVIN OKWONNA-FELIX	
1693	GERMAN OROZCO & ORFA BARRIOS	
1694	MIGUEL ORTEGA-NUNEZ & MOISES MORALES	
1695	JOSE & BRIDGET ORTEZ	
1696	WILLIAM PARKER	
1697	ROBERT PARKS	
1698	JUSTIN & LAUREN PETERSON	
1699	CHAU PHAN & HANG NGUYEN	
1700	LISA PHAN	
1701	HESHEY PHEGEY	
1702	ARUNEE PINWATANA	
1703	ARUNEE PINWATANA	
1704	REX PLAZA L.P.	
1705	DEBORAH RIANO	
1706	BRYON & AKWETE RILEY	
1707	BENJAMIN & VERONICA RIOJAS	
1708	DONNA ROGERS & RITCHIE SEALS BRO	
1709	DANIEL & LAURA (SP) ROSALES	
1710	WILLIAM & VICKIE ROSELLA	

SEQ	NAME 1	NAME 2
1711	SOCORRO RUIZ	
1712	SOAAD SAAD	
1713	CARMEN SABALA	
1714	JESUS & CLAUDIA SALDANA	
1715	HONORIO & SANJUANITA SALINAS	
1716	SYBIL ALICE SALLEY	
1717	RONALD SANCHES	
1718	ELIZABETH SANCHEZ	
1719	ALBERT AND PAMELA SCOTT	
1720	DAVID SERRA	
1721	HANNA JOHNNY SHANAR	
1722	SHERWOOD GARDEN APARTMENTS - 3821 SHERWOOD LANE, HOUSTON	
1723	SHERWOOD GARDEN APARTMENTS - 3903 SHERWOOD LANE, HOUSTON	
1724	SHERWOOD GARDEN APARTMENTS #01 - 3909 SHERWOOD LANE, HOUSTON	
1725	BALBIR & SUKHDEEP SINGH	
1726	BALBIR DBA WINNERS PIZZA SINGH	
1727	TIMOTHY AND JESSICA SMITH	
1728	PAUL STANFORD	
1729	PAUL STANFORD	
1730	RICHARD STANLEY	
1731	SHERRY STERLING	
1732	DALE STOTTSO/B/O REMA STOTTS	
1733	JOSEPH & JOELLA STUBBS	
1734	TEKLE & URAIWAN TESFAYE	
1735	SUSAN & ERNEST TEVES	
1736	MARY STELLA THOMAS	
1737	ANITA THOMPSON	
1738	RANDOLPH & BETTY THOMSON	
1739	SUHAYDI HAYDI TJUATJAH	
1740	HELEN TRAN D/B/A HAPPY NAILS	
1741	ROMULO VARGAS	
1742	EDUARDO VILLALON	
1743	VICTOR VILLARREAL	
1744	KEVIN VO	
1745	RAYCHELLE AND GREGORY WARD	
1746	JAMES & LOLA WARREN	
1747	JOHN WHALEN	
1748	JOHN WHALEN	
1749	TANGELA WILLIAMS	
1750	JAMESHA WILLIS	
1751	ANA MARIA WITHOFF	
1752	VICTOR & KAREN WONG	
1753	CHARLES & MARSHA ZWERNEMANN	