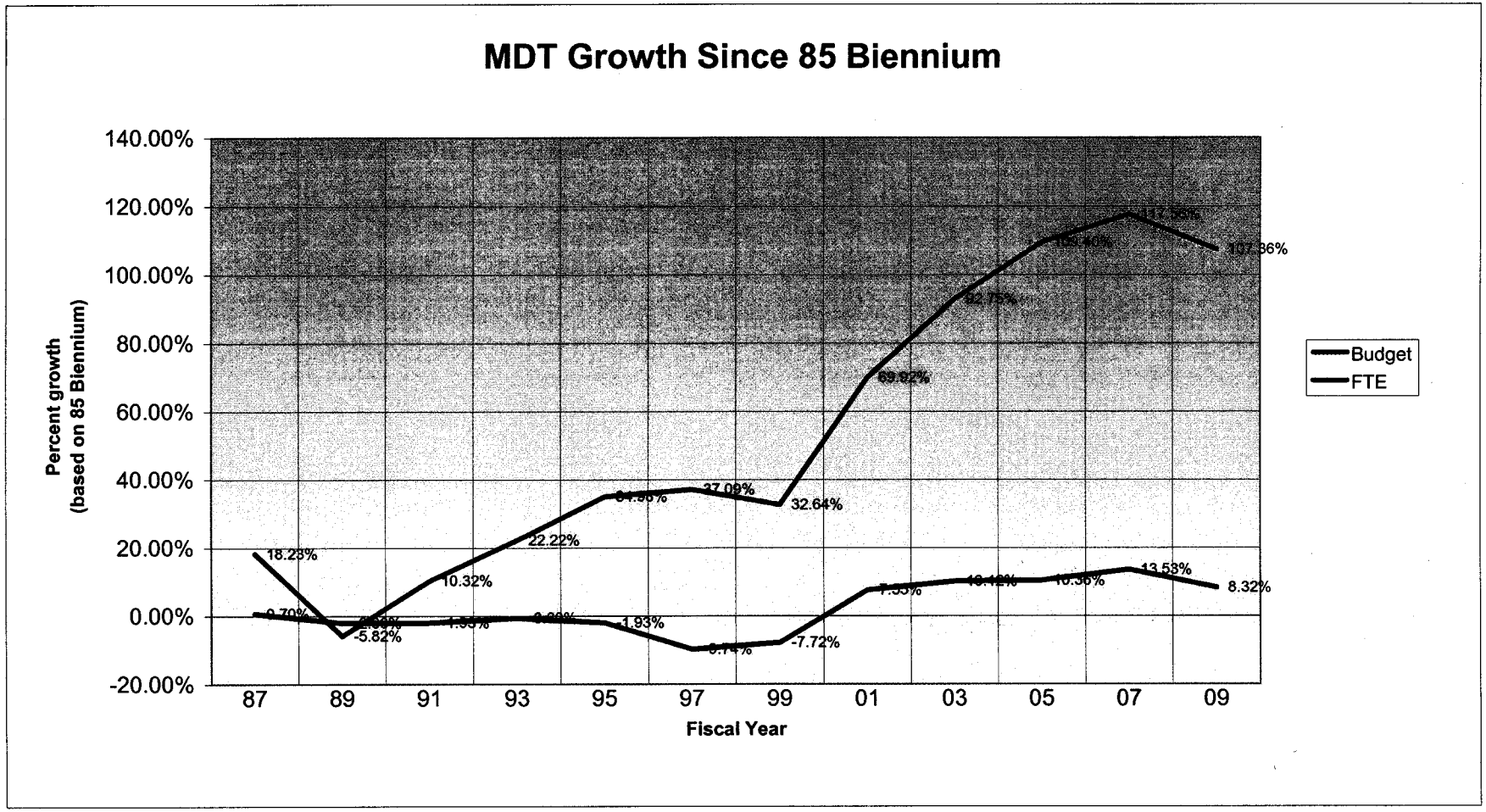

EXHIBIT 3
DATE 1-31-07
HB