

RICHARDS' HOUSE

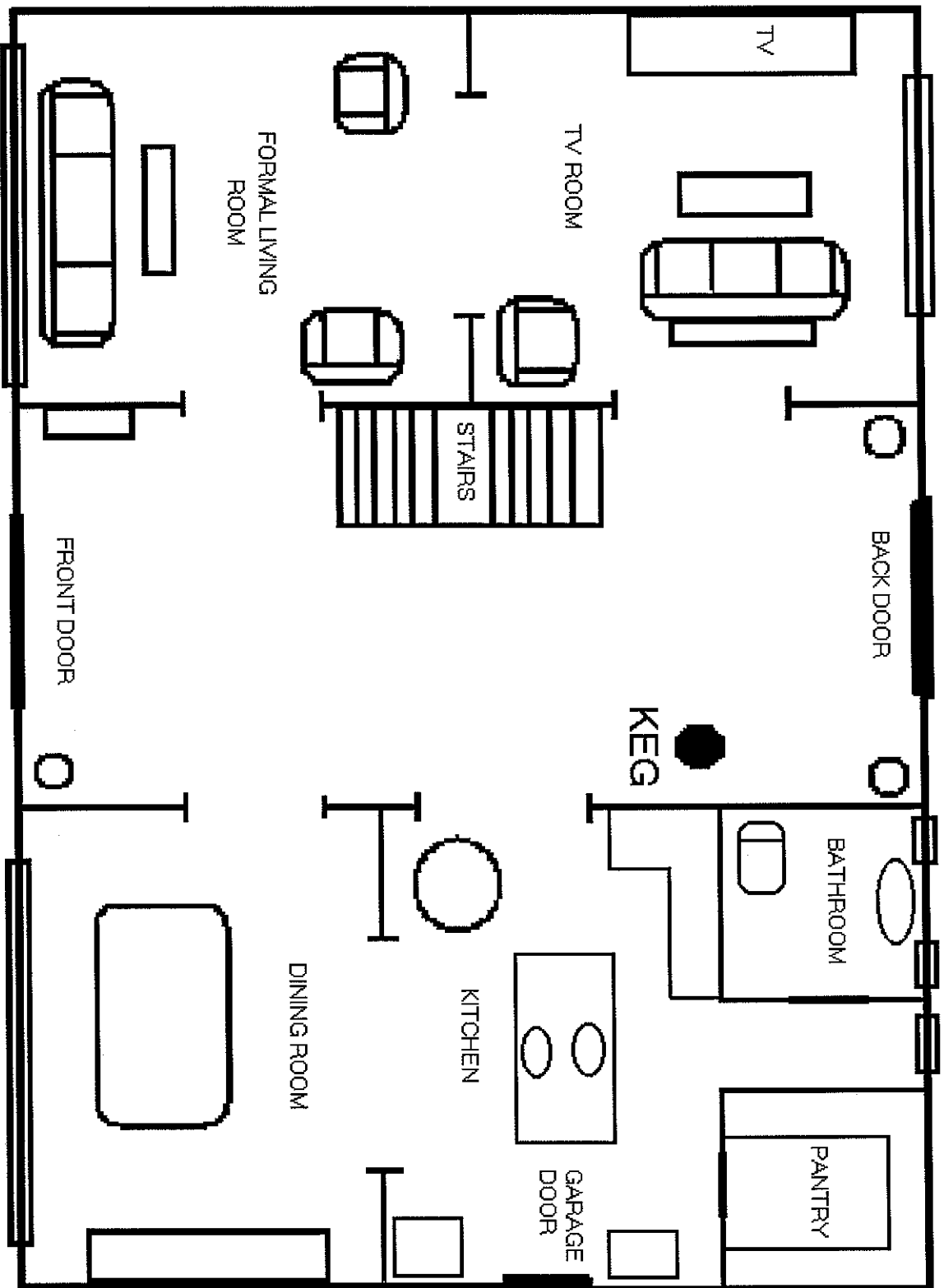


EXHIBIT "A"