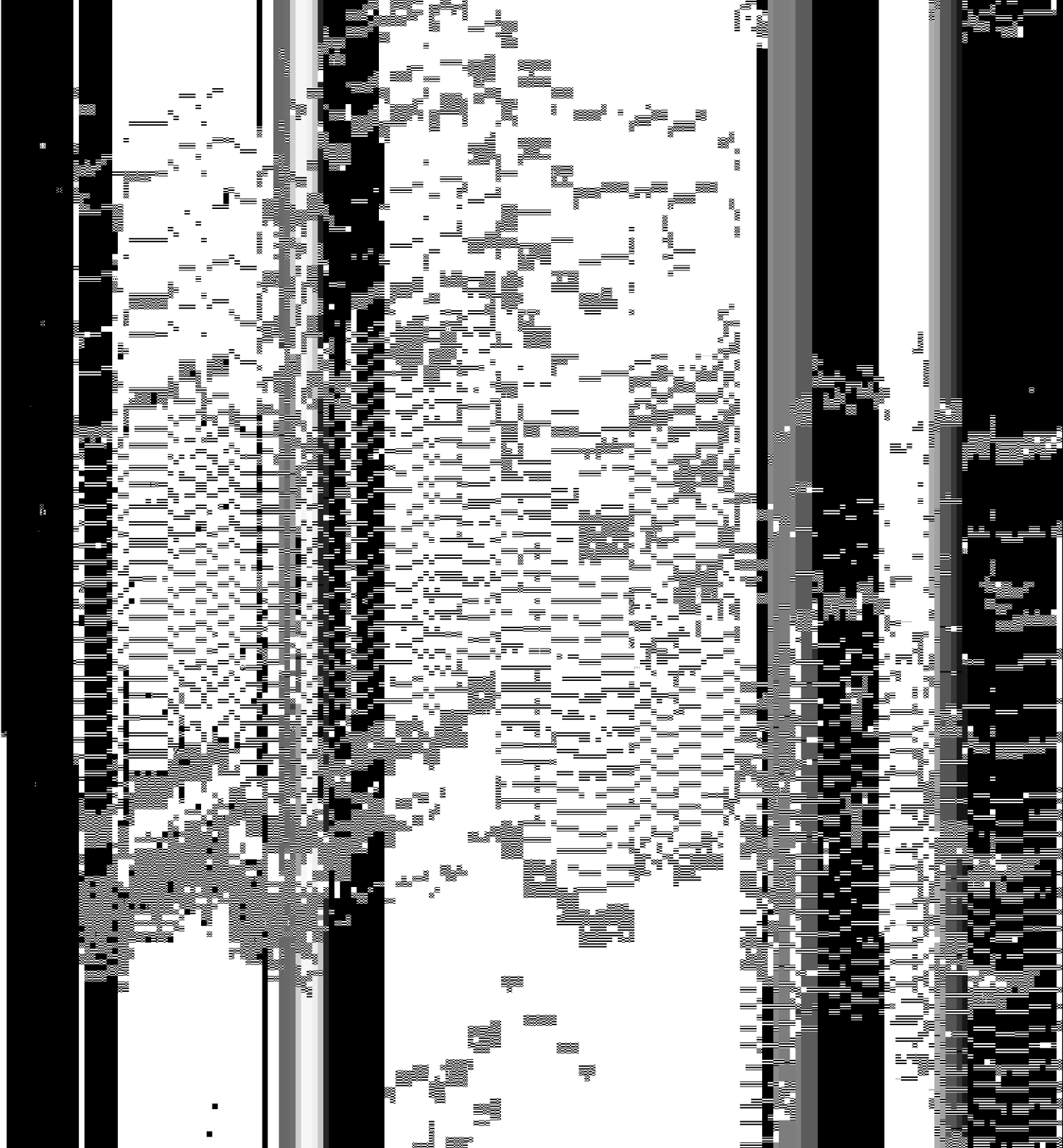


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with respect to securities of the issuer

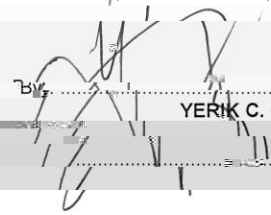
NONE

Home Equity Mortgage or Whole Estate Exhibits

acquisition of issuer control, liquidation, sale of assets, merger or change of business, or corporate structure or any other matter as disclosed in Item 3, and "N/A" ...

the transfer of voting or non-securities, interests, joint ventures, options, puts, calls, guarantees or loans, guarantees against losses or the giving of withholding or any proxy as disclosed in Item 5. N/A

After reasonable inquiry and effort to the best of my knowledge and belief, the information furnished in this report is true, complete and accurate. This report is signed in Pasay City on

By:  YERIK C. COSIQUIEN
Director