

**EXHIBIT A**

5



<!-- DO NOT REMOVE THIS TABLE -->

```
<table bgcolor="#FFFFFF" text="#000000" border="0">
  <tbody>
    <tr>
      <td>
        *****<br>
        Ultimate Update Vol. III Issue 233<br>
        *****<br>
      </td>
    </tr>
  </tbody>
</table>
```

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```
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align="center">
  <tr>
    <td valign="top" height="100" width="576">
      <a href="http://exceip.com/linkc/lc1/go.php3?932"></a><BR></td></tr>
    <tr>
      <td valign="top" height="100" width="576">
      <a href="http://exceip.com/linkc/lc1/go.php3?932"></a><BR></td></tr>
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      <a href="http://exceip.com/linkc/lc1/go.php3?932"></a><BR></td></tr>
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border="0" align="center">
          <tr>
            <td valign="top" width="36">
              <BR></td>
```

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<td valign="top">  
<font face="arial, helvetica, sans serif" size="1">  
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<a href="http://www.fullspectrumlending.com/central/central.asp?lid=1487"><font face="arial, helvetica, sans serif"

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<a href="http://www.fullspectrumlending.com/central/central.asp?lid=1489"><font face="arial, helvetica, sans serif"

size="1" color="#990000">FULL SPECTRUM'S PRIVACY AND SECURITY STATEMENT</font></a>

</font>  
</td></tr>

</table>

</td>  
</tr>

</table>

<!-- END CREATIVE CHANGES HERE be sure not to include ending body or html tags in above changes -->

<!-- DO NOT MAKE CHANGES BELOW THIS LINE -->

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<!-- DO NOT REMOVE THIS TABLE -->

<table bgcolor="#FFFFFF" text="#000000" border="0">  
<tbody>  
<tr>  
<td>

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<br>

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</tr>  
</tbody>  
</table>

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</body>

</html>

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