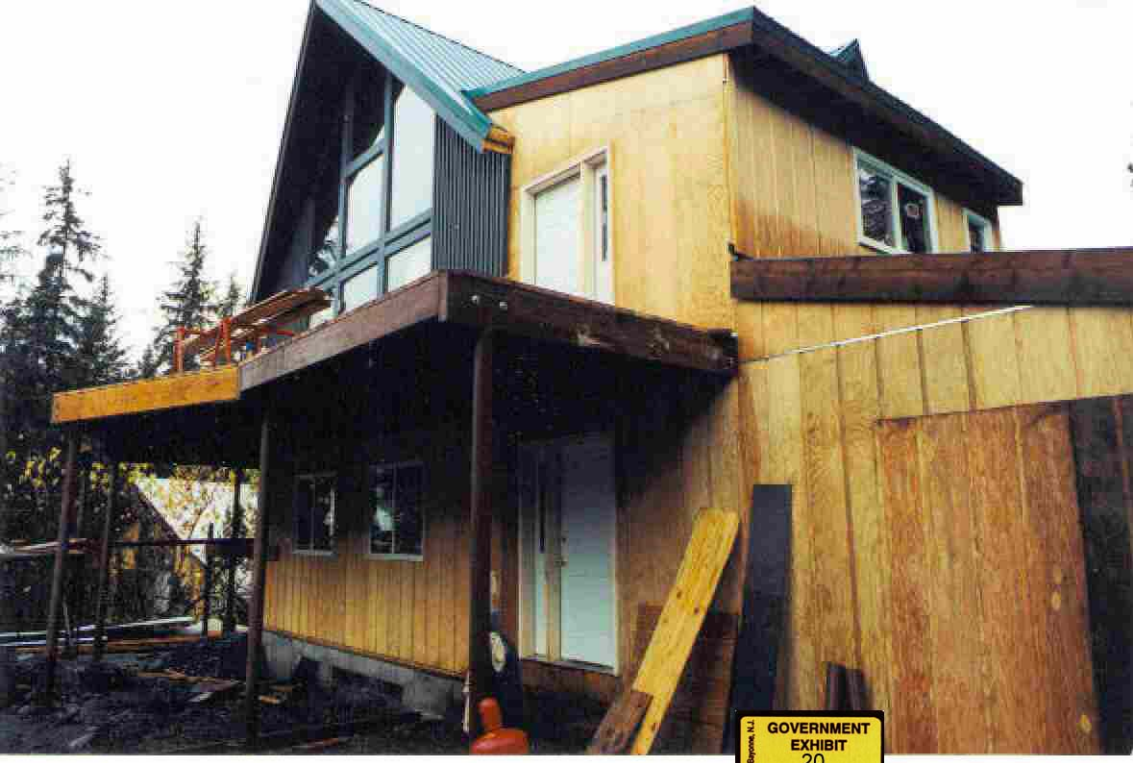

GOVERNMENT EXHIBIT 20

PENGAD Bayonne, N.J.

GJ00000440