

YOUR TICKET TO

RECOGNITION

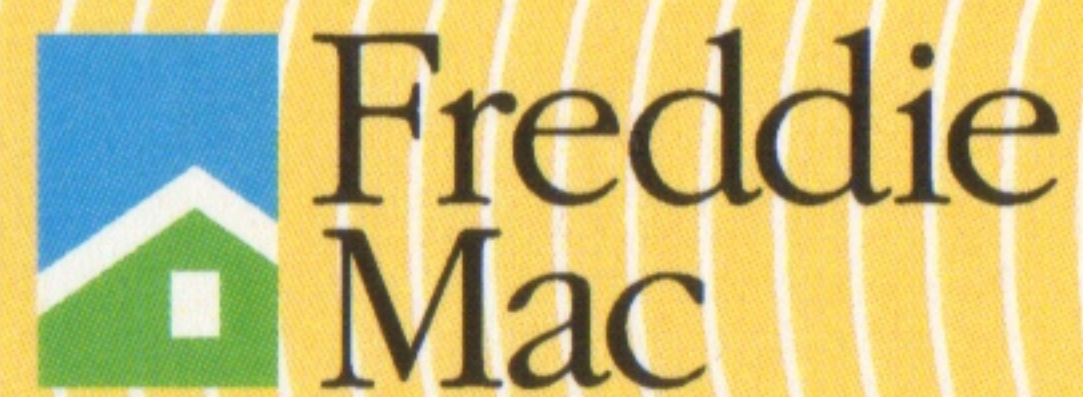
PRESENTED TO

Matt Goodall

FOR OUTSTANDING CONTRIBUTIONS TO THE FREDDIE FIVE
(BUSINESS OPERATIONS)

Eugene McQuade

EUGENE MCQUADE, PRESIDENT & COO



We make home possible™

July 18, 2005

DATE