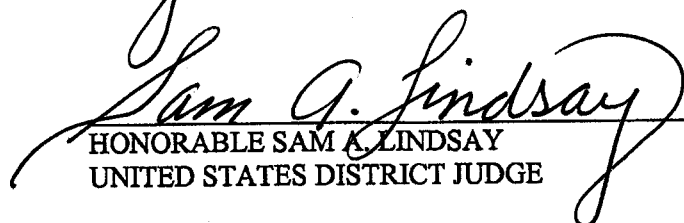


- 2) Debit Card 5044420172000031106 maintained through Marshall Bank First in the name of Robert Reese d/b/a Excel Financial, Inc.;
- 3) Account 44050847 with First National Bank of Central California in the name of Robert T. Reese d/b/a Robert T. Reese & Assoc.;
- 4) Account 44045615 with First National Bank of Central California in the name of Robert T. Reese.

Each party is to bear its own costs and fees.

SIGNED THIS 28th DAY OF February, 2006.


HONORABLE SAM A. LINDSAY
UNITED STATES DISTRICT JUDGE

APPROVED AS TO FORM AND CONTENT:

/s/ Michael J. Quilling
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AGREED JUDGMENT - ROBERT REESE, INDIVIDUALLY AND D/B/A EXCEL FINANCIAL, INC. - Page 2 of 2
Motion to Approve Settlement with Robert Reese - Agreed Judgment