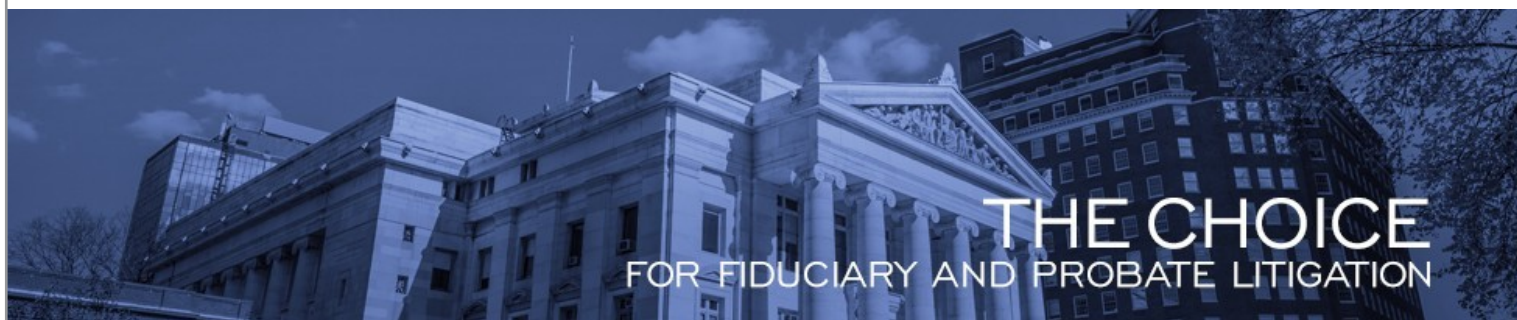


CUMMINGS & LOCKWOOD LLC



CONTESTED ACCOUNTINGS