

ORDER SUMMARY – Case Number: C-11-0757

Name(s): Strategic Debt Resolutions, LLC d/b/a Strategic Loan Mods
Karen Lyn Tuff

Order Number: C-11-0757-13-CO01

Effective Date: July 9, 2013

License Number: N/A NMLS ID: 67072
Or NMLS Identifier [U/L] (Revoked, suspended, stayed, application denied or withdrawn)
If applicable, you must specifically note the ending dates of terms.

License Effect: N/A

Not Apply Until: July 10, 2018

Not Eligible Until: N/A

Prohibition/Ban Until: July 10, 2018

| | | | | |
|--|---|---------------------|---|------|
| Investigation Costs | \$ 10,000 | Due: Stayed 5 years | Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | Date |
| Fine | \$170,000 | Due: Stayed 5 years | Paid <input type="checkbox"/> Y <input checked="" type="checkbox"/> N | Date |
| Assessment(s) | \$ | Due: N/A | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Restitution | \$ | Due: N/A | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Judgment | \$ | Due: N/A | Paid <input type="checkbox"/> Y <input type="checkbox"/> N | Date |
| Satisfaction of Judgment Filed? | <input type="checkbox"/> Y <input type="checkbox"/> N | | | |
| No. of Victims: | | | | |

Comments: Respondent filed Financial Declaration – no assets. In addition to above sanctions, Respondent agreed to extensive C & D provisions related to SDR and the closure of that business.

RECEIVED
RECEPTION

JUN 28 2013

RECEIVED

JUN 28 2013

CONSUMER SERVICES DIVISION
DEPT OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

DEPT. OF FINANCIAL INSTITUTIONS
OLYMPIA, WASHINGTON

STATE OF WASHINGTON

DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

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IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

STRATEGIC DEBT RESOLUTIONS, LLC, d/b/a
STRATEGIC LOAN MODS, and
KAREN LYNN TUFF, Managing Member,

Respondents.

No. C-11-0757-13-CO01

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through his designee Deborah Bortner, Division Director, Division of Consumer Services, and Strategic Debt Resolutions, LLC and Karen Lynn Tuff (Respondents), by and through their attorney, Seth A. Rosenberg, and finding that the issues raised in the above-captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of the Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondents have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-11-0757-12-SC01 (Statement of Charges) entered September 27, 2012, incorporated herein by reference and attached hereto. Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondents hereby agree to the Department's entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges. In consideration of the terms of this Consent Order, Respondents are agreeing not to contest the Statement of Charges.

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CONSENT ORDER
C-11-0757-13-CO01
Strategic Debt Resolutions, LLC and
Karen L. Tuff

DEPARTMENT OF FINANCIAL INSTITUTIONS
Division of Consumer Services
PO Box 41200
Olympia, WA 98504-1200
(360) 902-8703

1 Based upon the foregoing:

2 **A. Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter
3 of the activities discussed herein.

4 **B. Waiver of Hearing.** It is AGREED that Respondents have been informed of the right to
5 a hearing before an administrative law judge, and hereby waive their right to a hearing and to any
6 and all administrative and judicial review of the issues raised in this matter, or of the resolution
7 reached herein. Accordingly, Respondents, by their signatures and the signatures of their
8 representatives below, withdraw their appeal of the Statement of Charges to the Office of
9 Administrative Hearings.

10 **C. Admissions.** Respondents admit that holding out, advertising, or performing residential
11 mortgage loan modification services for consumers or real property located in Washington State
12 requires licensure by the Department, including a mortgage broker or consumer loan company
13 license for the sponsoring entity, and a mortgage loan originator license for the person performing
14 the services. With those exceptions, it is AGREED that Respondents neither admit nor deny the
15 Factual Allegations of the Statement of Charges. It is further AGREED that Respondents will not
16 take any action or make or permit to be made any public statement creating the impression that
17 either the Statement of Charges or this Consent Order are without factual basis. Nothing in this
18 paragraph affects Respondents' testimonial obligations or right to take legal or factual positions in
19 defense of litigation.

20 **D. Cease and Desist.** Pursuant to RCW 19.146.220(4), the Director may issue an Order
21 directing any person subject to the Act to cease and desist from conducting business. Accordingly, it
22 is AGREED and ORDERED that:

23 1. Respondents immediately and permanently cease and desist from performing, or
24 offering to perform, residential mortgage loan modification services for which

1 licensure is required by the Director for consumers or real property located in
2 Washington State.

- 3 2. Respondents immediately and permanently close Strategic Debt Resolutions,
4 LLC, and notify the Department of Revenue and the Secretary of State of the
5 closure of the businesses.
- 6 3. Respondents immediately and permanently shut down and deactivate any
7 telephone numbers associated with Respondent Strategic Debt Resolutions, LLC.
- 8 4. Respondents immediately and permanently shut down and deactivate the Internet
9 website www.strategicloanmods.com, and any other form of advertising that
10 holds out Respondents' ability to perform residential mortgage loan modification
11 services for consumers or real property located in Washington State.
- 12 5. Respondents immediately and permanently cease and desist from performing
13 residential mortgage loan modification services for which licensure is required by
14 the Director for, or soliciting compensation from, any existing residential
15 mortgage loan modification clients.
- 16 6. Respondents, in responding to inquiries from any existing or prospective
17 residential mortgage loan modification client of Strategic Debt Resolutions, LLC,
18 advise that consumer of the existence of this Consent Order, the Cease and Desist
19 provision of this Consent Order, the closure of Strategic Debt Resolutions, LLC,
20 and the prohibition against Respondents from applying for a license to conduct
21 business as a mortgage broker, consumer loan company, or mortgage loan
22 originator for five years.

23 **E. Prohibition From Industry:** Pursuant to RCW 19.146.220(5), the Director may issue
24 an Order prohibiting a person subject to the Act to cease and desist from participation in affairs of a
licensed mortgage broker for certain violations of the Act. Accordingly, It is AGREED and
ORDERED that, for a period of five years from the date of entry of this Consent Order, Respondent
Karen Lynn Tuff is prohibited from participating in the conduct of the affairs of any mortgage
broker licensed by the Department or subject to licensure or regulation by the Department, in any
capacity, including but not limited to: (1) as mortgage loan originator; (2) as an officer, director,
principal, partner, LLC member, or employee; (3) in any financial capacity whether active or
passive; (4) in any position involving management, control, or maintenance of any trust account

1 related to any residential mortgage transaction; or (5) in any position receiving, disbursing, or
2 managing consumer trust funds related to any residential mortgage transaction.

3 **F. Agreement Not To Apply.** It is AGREED and ORDERED that for a period of five years
4 from the date of entry of this Consent Order, Respondent Karen Lynn Tuff shall not apply to the
5 Department for a license to conduct business as a mortgage broker, consumer loan company, or
6 mortgage loan originator, and that Respondent Strategic Debt Resolutions, LLC shall not apply to
7 the Department for a license to conduct business as a mortgage broker or consumer loan company.

8 **G. Future Applications for Licensure.** It is AGREED and ORDERED that should
9 Respondents apply to the Department in the future for a mortgage broker, consumer loan company,
10 or mortgage loan originator license, or any other license issued by the Department, Respondents
11 shall be required to meet any and all application and licensure requirements in effect at that time, and
12 comply with the statutory provisions and rules governing that license then existing and as amended.

13 **H. Stayed Fine.** Respondent Karen Lynn Tuff has provided the Department, in the form of
14 a financial declaration signed on or about February 6, 2013, with evidence of her inability to pay any
15 fine. Accordingly, it is AGREED and ORDERED that Respondents are jointly and severally liable
16 to the Department for a fine of \$170,000, payment of which shall be stayed for a period of five
17 years from the date of entry of this Consent Order. If the Department determines that any
18 Respondent is in violation of the Act or this Consent Order, then pursuant to Section J of this
19 Consent Order the Department will seek to lift the stay and impose the fine. It is further AGREED
20 that if the Department does not seek to lift the stay within the five-year period, and a proceeding to
21 lift the stay is not then pending, upon the expiration of the five-year period the obligation to pay the
22 fine will be deemed withdrawn without further action being required by either party.

23 **I. Stayed Investigation Fees.** Respondent Karen Lynn Tuff has provided the Department,
24 in the form of a financial declaration signed on or about February 6, 2013, with evidence of her

1 inability to pay any investigation fees. Accordingly, it is AGREED and ORDERED that
2 Respondents are jointly and severally liable to the Department for an investigation fee of \$10,000,
3 payment of which shall be stayed for a period of five years from the date of entry of this Consent
4 Order. If the Department determines that any Respondent is in violation of the Act or this Consent
5 Order, then pursuant to Section J of this Consent Order the Department will seek to lift the stay and
6 impose the investigation fees. It is further AGREED that if the Department does not seek to lift the
7 stay within the five-year period, and a proceeding to lift the stay is not then pending, upon expiration
8 of the five-year period the obligation to pay the investigation fees shall be deemed withdrawn
9 without further action being required by either party.

10 **J. Lifting of Stay and Imposing Monetary Sanctions.** It is AGREED and ORDERED that:

- 11 1. If the Department determines that any Respondent is in violation of the Act or this
12 Consent Order during the stay, and the Department seeks to lift the stay and
13 impose the fines or investigation fees, the Department will first notify
14 Respondents in writing of its determination of noncompliance.
- 15 2. The Department's notification will include:
- 16 a) A description of the alleged noncompliance of the Act or this Consent
17 Order;
 - 18 b) A statement that because of the noncompliance, the Department seeks to
19 lift the stay and impose the fines or investigation fees;
 - 20 c) Notice of the opportunity for Respondents to request, in writing, an
21 adjudicative hearing before the Office of Administrative Hearings (OAH)
22 to contest the Department's determination of noncompliance; and
 - 23 d) A copy of the Act and this Consent Order.
- 24 3. Respondents will be afforded ten business days to file a written request for an
adjudicative hearing before OAH. The request must be received by the
Department within ten business days of the date of mailing of the Department's
notice. Respondents, in addition to their request for an adjudicative hearing, may
also provide a written response and information responding to the Department's
determination of noncompliance.

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- 1 4. If requested, the adjudicative hearing shall be held within 15 business days, or as
2 soon as the schedule of OAH permits, from the date of the Department's receipt
3 of Respondents' timely request for hearing. The parties will accommodate the
4 prompt scheduling of the hearing. The scope and issues of the hearing will be
5 limited solely to whether or not Respondents are in violation of the Act or this
6 Consent Order.
- 7 5. At the conclusion of the hearing, the OAH will issue an initial decision. Either
8 party may file a Petition for Review with the Director of the Department.
- 9 6. If Respondents do not timely request an adjudicative hearing the Department will
10 immediately lift the stay, impose the fines or investigation fees, and pursue
11 whatever action it deems necessary to enforce the Act or this Consent Order.

12 **K. Rights of Non-Parties.** It is AGREED that the Department does not represent or have
13 the consent of any person or entity not a party to this Consent Order to take any action concerning
14 their legal rights. It is further AGREED that for any person or entity not a party to this Consent
15 Order, this Consent Order does not limit any private rights or remedies against Respondents, limit or
16 create liability of Respondents, limit or create defenses of Respondents to any claims, or release,
17 waive, or in any way affect any legal rights consumers may have concerning Respondents.

18 **L. Records Retention.** It is AGREED and ORDERED that Respondents shall maintain
19 records in compliance with the Act and, within 90 days of entry of this Consent Order, provide the
20 Director with the location(s) of the books, records and other information relating to Respondents'
21 residential mortgage loan modification business, and the name, address and telephone number of the
22 individual responsible for maintenance of such records in compliance with the Act. It is further
23 AGREED and ORDERED that for a period of five years from the date of entry of this Consent
24 Order, unless otherwise agreed to in writing by the Department, Respondent Karen Lynn Tuff shall
25 provide the Department with a current mailing address and telephone number at which she can be
26 contacted, and shall notify the Department in writing of any changes to her mailing address or
27 telephone number within fifteen days of any such change.

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1 **M. Authority of Department.** It is AGREED that the Director has the power and broad
2 administrative discretion to interpret the provisions of the Act to regulate the conduct of mortgage
3 brokers and loan originators to promote honesty and fair dealing with citizens, and to preserve public
4 confidence in the lending and real estate community. It is further AGREED that nothing in this
5 Consent Order shall be construed as preventing the Department from fully exercising its authority
6 under the Act to investigate and prosecute future violations of the Act or this Consent Order by
7 Respondents.

8 **N. Authority to Execute Order.** It is AGREED that the undersigned have represented and
9 warranted that they have the full power and right to execute this Consent Order on behalf of
10 Respondents.

11 **O. Voluntarily Entered.** It is AGREED that the Respondents have voluntarily entered into
12 this Consent Order, which is effective when signed by the Director's designee.

13 **P. Completely Read, Understood, and Agreed.** It is AGREED that Respondents have
14 read this Consent Order in its entirety and fully understand and agree to all of the same.

15 **Q. Non-Compliance with Order.** It is AGREED that Respondents understand that failure
16 to abide by the terms and conditions of this Consent Order may result in further legal action by the
17 Director, including the imposition of the stayed fines and investigation fees. In the event of such
18 legal action, Respondents may be responsible to reimburse the Director for the cost incurred in
19 pursuing such action, including but not limited to, attorney fees.

20 **RESPONDENTS:**

21 **Strategic Debt Resolutions, LLC**

22 By:

23 

24 Karen Lynn Tuff, Managing Member

6-13-2013
Date

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[Redacted]

Gary John Eyring, Member

Date 6/13/2013

[Redacted]

Karen Lynn Tuff, Individually

Date 6-13-2013

APPROVED AS TO FORM

Seth A. Rosenberg, WSBA No. 41660
The Rosenberg Law Group, PLLC

Date 6/26/13
6/13/2013

Attorneys for Respondents Strategic Debt Resolutions, LLC and Karen Lynn Tuff

DO NOT WRITE BELOW THIS LINE

THIS ORDER ENTERED THIS 9th DAY OF July DB JUNE, 2013.



[Redacted Signature]

DEBORAH BORTNER
Director, Division of Consumer Services
Department of Financial Institutions

Presented by:

[Redacted]

ANTHONY W. CARTER
Senior Enforcement Attorney

Approved by:

[Redacted]

CHARLES E. CLARK
Enforcement Chief

1 STATE OF WASHINGTON
2 DEPARTMENT OF FINANCIAL INSTITUTIONS
3 DIVISION OF CONSUMER SERVICES

4 IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

5 STRATEGIC DEBT RESOLUTIONS, LLC,
6 D/B/A STRATEGIC LOAN MODS, and
KAREN LYNN TUFF, Managing Member,

7 Respondents.

No. C-11-0757-12-SC01

STATEMENT OF CHARGES and
NOTICE OF INTENT TO ENTER AN
ORDER TO CEASE AND DESIST
BUSINESS, PROHIBIT FROM
INDUSTRY, ORDER RESTITUTION,
IMPOSE FINE, AND COLLECT
INVESTIGATION FEE

8 INTRODUCTION

9 Pursuant to RCW 19.146.220 and RCW 19.146.223, the Director of the Department of Financial
10 Institutions of the State of Washington (Director) is responsible for the administration of chapter
11 19.146 RCW, the Mortgage Broker Practices (Act). After having conducted an investigation
12 pursuant to RCW 19.146.235, and based upon the facts available as of the date of this Statement of
13 Charges, the Director, through his designee, Division of Consumer Services Director Deborah
14 Bortner, institutes this proceeding and finds as follows:

15 I. FACTUAL ALLEGATIONS

16 **1.1 Respondent** Strategic Debt Resolutions, LLC, D/B/A Strategic Loan Mods (Respondent
17 Startegic Loan Mods) has never been licensed by the Department of Financial Institutions of the
18 State of Washington (Department) to conduct business as a mortgage broker or loan originator.

19 **1.2 Respondent** Karen Lynn Tuff (Respondent Tuff) is Managing Member of Respondent
20 Startegic Loan Mods. During the relevant time period, Respondent Tuff was not licensed by the
21 Department to conduct business as a mortgage broker or loan originator.

22 **1.3 Unlicensed Activity.** Beginning on or about April 10, 2009, Respondents Startegic Loan
23 Mods and Tuff (Respondents) were offered residential mortgage loan modification services to
24 Washington consumers on property located in Washington State. Respondents entered into a

1 contractual relationship with at least one Washington consumer to provide those services and
2 collected an advance fee for the provision of those services. The Department has received at least
3 one complaint from a Washington consumer alleging Respondents provided or offered to provide
4 residential mortgage loan modification services while not licensed by the Department to provide
5 those services. A list of Washington consumers with whom Respondents conducted business as a
6 mortgage broker or loan originator, and the amount paid by each is appended hereto and
7 incorporated herein by reference.

8 **1.4 Misrepresentations and Omissions.** Respondents represented that they were licensed to
9 provide the residential mortgage loan modification services or omitted disclosing that they were not
10 licensed to provide those services.

11 **1.5 On-Going Investigation.** The Department’s investigation into the alleged violations of the
12 Act by Respondents continues to date.

13 **II. GROUNDS FOR ENTRY OF ORDER**

14 **2.1 Mortgage Broker Defined.** Pursuant to RCW 19.146.010(14) and WAC 208-660-006,
15 “Mortgage Broker” means any person who, for compensation or gain, or in the expectation of
16 compensation or gain (a) assists a person in obtaining or applying to obtain a residential mortgage
17 loan or (b) holds himself or herself out as being able to make a residential mortgage loan or assist a
18 person in obtaining or applying to obtain a residential mortgage loan. Pursuant to WAC 208-660-
19 006, a person “assists a person in obtaining or applying to obtain a residential mortgage loan’ by,
20 among other things, counseling on loan terms (rates, fees, other costs), [and] preparing loan
21 packages....”

22 **2.2 Loan Originator Defined.** Pursuant to RCW 19.146.010(11), “loan originator” means a
23 natural person who for direct or indirect compensation or gain, or in the expectation of direct or
24 indirect compensation or gain: takes a residential mortgage loan application for a mortgage broker;

1 offers or negotiates terms of a mortgage loan; or holds themselves out to the public as able to perform
2 any of these activities.

3 **2.3 Prohibited Acts.** Based on the Factual Allegations set forth in Section I above, Respondents
4 are in apparent violation of RCW 19.146.0201(2) & (3) for engaging in an unfair or deceptive
5 practice toward any person and obtaining property by fraud or misrepresentation.

6 **2.4 Requirement to Obtain and Maintain Mortgage Broker License.** Based on the Factual
7 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)
8 for engaging in the business of a mortgage broker for Washington residents or property without first
9 obtaining a license to do so.

10 **2.5 Requirement to Obtain and Maintain Loan Originator License.** Based on the Factual
11 Allegations set forth in Section I above, Respondents are in apparent violation of RCW 19.146.200(1)
12 for engaging in the business of a loan originator without first obtaining and maintaining a license.

13 **2.6 Requirement to Maintain Accurate and Current Books and Records.** Pursuant to RCW
14 19.146.060 and WAC 208-660-450, Respondents are required to keep all books and records in a
15 location that is on file with and readily available to the Department until at least twenty-five months
16 have elapsed following the effective period to which the books and records relate.

17 III. AUTHORITY TO IMPOSE SANCTIONS

18 **3.1 Authority to Issue an Order to Cease and Desist.** Pursuant to RCW 19.146.220(4), the
19 Director may issue orders directing any person subject to the Act to cease and desist from
20 conducting business.

21 **3.2 Authority to Prohibit from Industry.** Pursuant to RCW 19.146.220(5), the Director may
22 issue orders prohibiting from participation in the conduct of the affairs of a licensed mortgage broker
23 any person subject to licensing under the Act for any violation of RCW 19.146.0201(1) through (9)
24 or (13), or RCW 19.146.200.

1 **3.3 Authority to Order Restitution.** Pursuant to RCW 19.146.220(2), the Director may order
2 restitution against any person subject to the Act for any violation of the Act.

3 **3.4 Authority to Impose Fine.** Pursuant to RCW 19.146.220(2), the Director may impose fines
4 against any person subject to the Act for any violation of the Act.

5 **3.5 Authority to Collect Investigation Fee.** Pursuant to RCW 19.146.228(2), and WAC 208-
6 660-550(4)(a), the Department will charge forty-eight dollars per hour for an examiner's time
7 devoted to an investigation of any person subject to the Act.

8 **IV. NOTICE OF INTENT TO ENTER ORDER**

9 Respondents' violations of the provisions of chapter 19.146 RCW and chapter 208-660 WAC, as
10 set forth above constitute a basis for the entry of an Order under RCW 19.146.220, RCW 19.146.221,
11 and RCW 19.146.223. Therefore, it is the Director's intent to ORDER that:

12 **4.1** Respondents cease and desist engaging in the business of a mortgage broker or loan
13 originator.

14 **4.2** Respondents be prohibited from participation in the conduct of the affairs of any mortgage
15 broker subject to licensure by the Director, in any manner, for a period of five years.

16 **4.3** Respondents jointly and severally pay restitution to the 31 consumers identified by the
17 Department in paragraph 1.3 as having paid \$67,667 to Respondents, and that Respondents
18 jointly and severally pay restitution to each Washington consumer with whom they entered
19 into a contract for residential mortgage loan modification services related to real property or
20 consumers located in the state of Washington equal to the amount collected from that
21 Washington consumer for those services in an amount to be determined at hearing.

22 **4.4** Respondents jointly and severally pay a fine of \$3,000 for each residential loan modification
23 transaction entered into with Washington consumers. As of the date of this Statement of
24 Charges, the fine totals \$270,000.

4.5 Respondents jointly and severally pay an investigation fee at the rate of \$48.00 per hour. As
of the date of this Statement of Charges, the investigation fee totals \$3,600.

4.6 Respondents maintain records in compliance with the Act and provide the Department with
the location of the books, records and other information relating to Respondents' provision of
residential mortgage loan modification services in Washington, and the name, address and
telephone number of the individual responsible for maintenance of such records in
compliance with the Act.

1 **V. AUTHORITY AND PROCEDURE**

2 This Statement of Charges is entered pursuant to the provisions of RCW 19.146.220, RCW
3 19.146.221, RCW 19.146.223, and RCW 19.146.230, and is subject to the provisions of chapter
4 34.05 RCW (The Administrative Procedure Act). Respondents may make a written request for a
5 hearing as set forth in the NOTICE OF OPPORTUNITY TO DEFEND AND OPPORTUNITY FOR
6 HEARING accompanying this Statement of Charges.

7
8 Dated this 21th day of September, 2012.

9 [Redacted Signature]

10 DEBORAH BORTNER
11 Director, Division of Consumer Services
12 Department of Financial Institutions



13 Presented by:

14 [Redacted Signature]

15 ANTHONY W. CARTER
16 Financial Legal Examiner

17 Approved by:

18 [Redacted Signature]

19 CHARLES E. CLARK
20 Enforcement Chief

1 **RESTITUTION**

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| Borrower | Amount |
|-----------------|--------------------|
| D.A. & T.K. | \$3,500.00 |
| D.B. & E.B. | \$3,500.00 |
| J.C. | \$1,400.00 |
| T.C. & K.C. | \$1,600.00 |
| D.C. | \$1,600.00 |
| E.H. & A.W. | \$1,600.00 |
| C.H. & K.H | \$3,200.00 |
| A.H. | \$2,600.00 |
| A.H. & I.H. | \$750.00 |
| K.J. & N.J. | \$2,000.00 |
| A.J. | \$2,800.00 |
| S.K. & P.K. | \$2,800.00 |
| E.K. & J.K. | \$3,000.00 |
| C.L. & M.V. | \$2,600.00 |
| M.M. & D.M. | \$2,900.00 |
| A.M. & A.M. | \$2,150.00 |
| D.M. | \$2,000.00 |
| H.M. & N.P. | \$2,800.00 |
| J.N. & K.N. | \$3,000.00 |
| K.O. & J.O. | \$1,900.00 |
| C.P. & M. P. | \$2,800.00 |
| M.R. & S.R. | \$900.00 |
| K.R. | \$3,000.00 |
| T.S. & H.S. | \$1,200.00 |
| K.T. | \$2,700.00 |
| T.T. & S.T. | \$267.00 |
| P.V. | \$2,800.00 |
| J.W. & M.W. | \$3,000.00 |
| J.Z. & B.Z. | \$600.00 |
| S.S. | \$700.00 |
| M.R. & M.R. | \$2,000.00 |
| Total | \$67,667.00 |