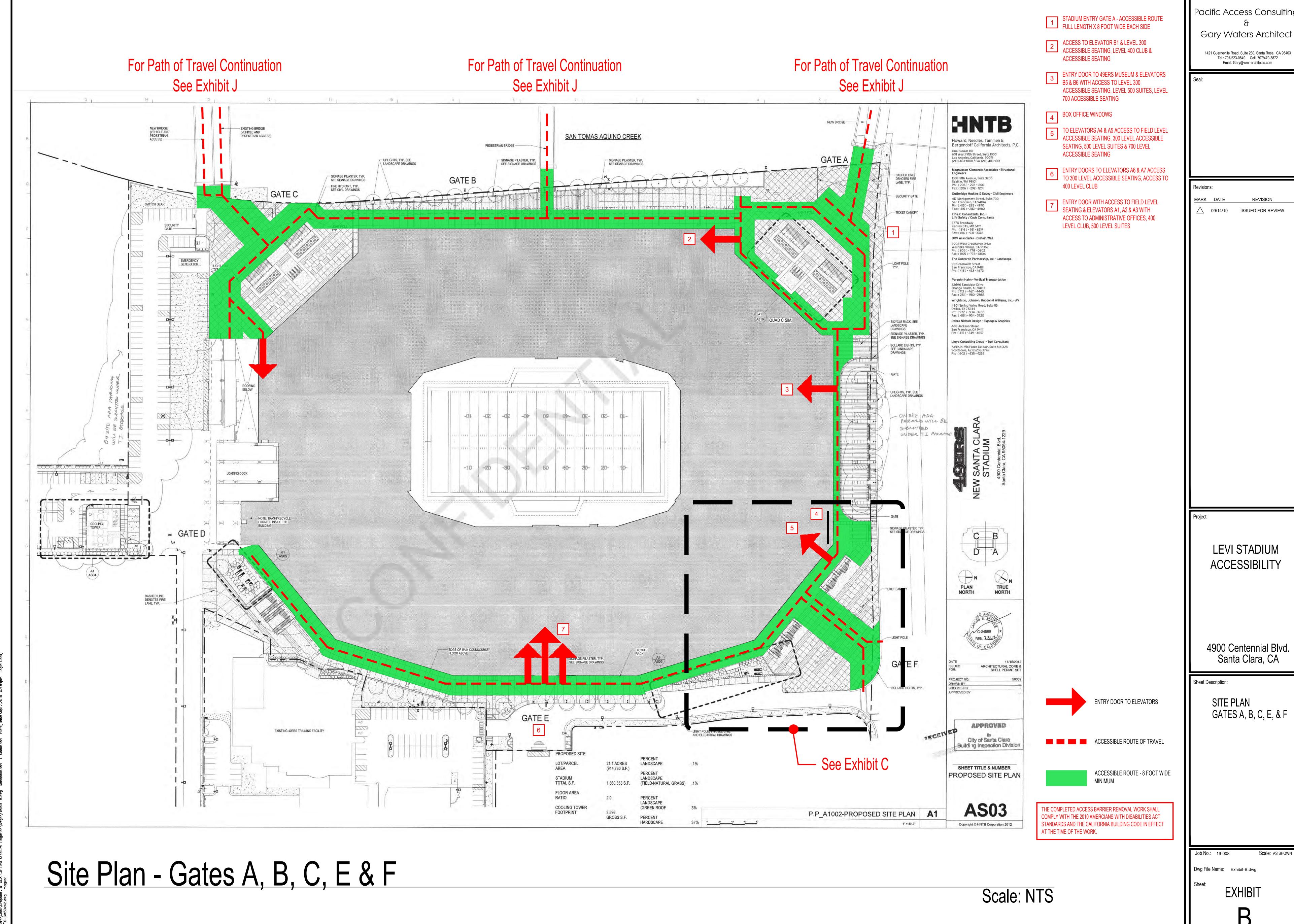
SETTLEMENT AGREEMENT EXHIBIT B



Pacific Access Consulting Gary Waters Architect