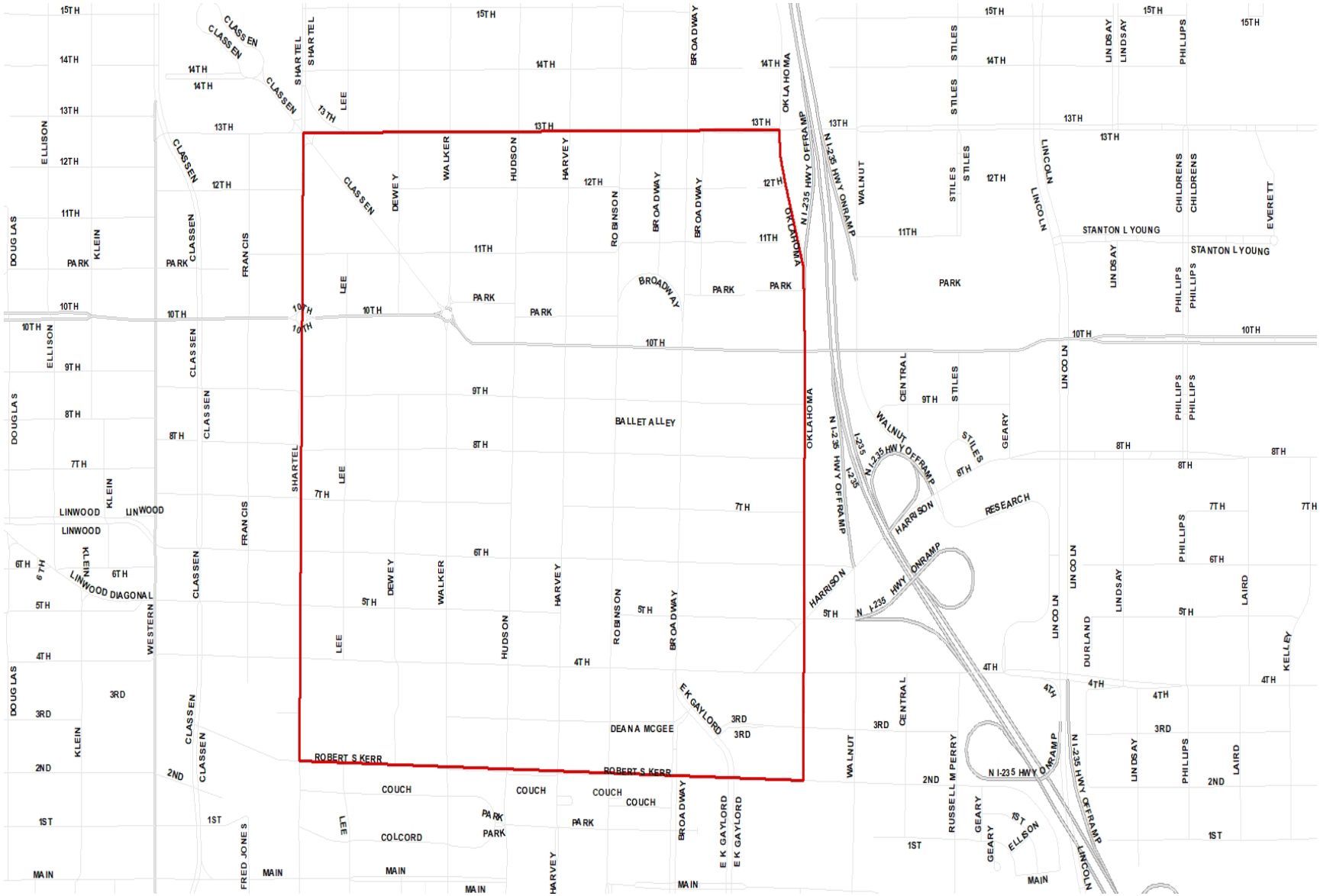
EXHIBIT 1

MURRAH LOAN PROGRAM

ELIGIBLE LENDING AREA