



Ashish Sahu

DIMENSION ARCH

ARCHITECTURAL | STRUCTURAL ENGINEER | VALUER

ISO 9001:2015 CERTIFIED

Er. Ashish Sahu

M.Sc. (Real Estate Valuation)

Chartered Civil Engineer (India) No: 0034233

Govt. Approved Valuer No.: CAT -1/185/2012

IBBI Reg. No. : IBBI/RV/02/2019/11097

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atplarch@gmail.com

To,
The Branch Manager,
Bank of Maharastra ,
Devri Road Branch,
Agra

Date : 27/04/2026

Dear Sir,

Sub:- Valuation Report for the Property bearing on Gata No.2021 Situated at Shekhar Dham Colony, Mauza Raybha Tehsil-Kirawali & Distt. Agra

Owner :- Smt Seenu Verma W/o Shri Umesh Verma

I have prepared the valuation report for the above noted Property, The Market value of the aforesaid property including the land is assessed Rs.12,91,000.00/- (Rupees. Twelve Lakh & Ninety One Thousand Only). **The Realizable value of the said property is assessed Rs. 11,62,000.00/- (Rupees. Eleven Lakh & Sixty Two Thousand Only).** **The Distress Sale value of the said property is assessed Rs. 10,33,000.00/- (Rupees. Ten Lakh & Thirty Three Thousand Only).** The Circle value of the said property is assessed Rs.9,77,000.00/- (Rupees. Nine Lakh & Seventy Seven Thousand Only).

The detailed valuation report on the prescribed performa is enclosed herewith.
Thanks

Yours Sincerely



D/PS/T/0426/0177

EMPANELLED
VALUER

INCOME TAX DEPTT.

UCO BANK

INDIAN BANK

LIC HFL

CENT BANK

STATE BANK OF INDIA

UNION BANK OF INDIA

J&K BANK

BANDHAN BANK

INSOLVENCY AND BANKRUPTCY BOARD OF INDIA (IBBI)

CANARA BANK

SIDBI

CANFIN HFL

CHOLAMANDLAM

PUNJAB NATIONAL BANK

BANK OF MAHARASHTRA

ICICI BANK

PNB HFL

BANK OF INDIA

CITY UNION BANK

UP GRAMIN BANK

NAINITAL BANK

CENTRAL BANK OF INDIA

VALUATION REPORT

I	GENERAL	
1	* Purpose for which valuation is made	To Assess Present Market Value
2	Date of inspection	25-04-2026
2.1	Date on which the valuation is made	27-04-2026
3	List of documents produced for perusal	Photocopy of Old Valuation Report By Er.Dinesh Kumar Sharma on Dated:-18-03-2019
4a	Name of the Owner and his/ their address with Phone No. (details of share of each owner in case of joint ownership)	Smt Seenu Verma W/o Shri Umesh Verma
		Sole Ownership
	Person Met & Mobile No.	---
5	Brief description of the property Open Land, Independent House, Shop, Godown, Commercial Complex (mention the specific building number allotted by	It is a G.F building property having with Girder Stone roofing .
5.1	Leasehold/freehold: description of lease, period of lease, lease rental etc.	Free Hold
6	Location of the property	Near J.P Public School
(a)	Plot No./ Survey No.	---
(b)	Door No.	---
(c)	T.S. No./ village	Gata No.2021 at Shekhar Dham Colony,Mauza Raybha
(d)	Ward/Taluka	---
(e)	Mandal/ District	Agra
6.1	Mention Road / Street Number and Name	Colony Road
6.2	Mention the nearest public transit point	Near by
7	Postal address of the property	Property bearing on Gata No.2021 Sitauted at Shekhar Dham Colony,Mauza Raybha Tehsil-Kirawali & Distt. Agra
8	City/Town	Agra
	Residential Area	Yes
	Commercial Area	---
	Industrial Area	---
9	Classification of the Area	
(a)	High/Middle/Poor	Middle class
(b)	Urban/Semi Urban/Rural	Semi-Urban
10	Coming under Corporation limit/ Village Panchayat/ Municipality	Nagar Panchayat
11	Whether covered under any state/ Central govt. anactments (e.g. Urban Land Ceiling Act) or notified under agency area/ scheduled area/ cantonment area	No, as per our information



12	In case it is an agricultural land, any conversion to house site plots is contemplated	Non-Agriculture	
13	Boundaries of the property	As Per Document	As Per Site
	North	Plot of Shri Ravi Sharma	House of Pramood
	South	House of Shri Deena Thakur	House of Tara Chand
	East	Road 15' Wide	Road 15' Wide
	West	Land of Shri Ravi Sharma	Other's Property
(a)	Whether land is demarcated, compound wall with gate is available	Yes	
(b)	Mention the plot number or house number allocated	---	
(c)	Whether the boundary is matching , reason for any deviation	Matched	
(d)	Latitude, Longitude and Coordinates of the site	27.173190, 77.819689	
14	Dimension of the property	As Per Document	As Per Site
	North	45'-0"	Not measured by us
	South	45'-0"	Not measured by us
	East	30'-0"	Not measured by us
	West	30'-0"	Not measured by us
	Extent	125.41 Sqm.	
15	Extent of the site (As per document)	125.41 Sqm.	
16	Extent of the site considered for valuation (least of 14 A & 14 B)	125.41 Sqm.	
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied (As per document)	
17.1	Whether up to date taxes are paid, mention the latest tax receipt number	Not Available	
II CHARACTERISTICS OF THE SITE			
1	Classification of locality	Middle Class	
2	Development of surrounding areas	Under-Developed	
3	Possibility of frequent flooding / submerging	No	
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc	Approx 2.00- 3.00 Km.	
5	Level of land with topographical	Road level	
6	Shape of land	Rectengular Shape (As per document)	
7	Type of use to which it can be put	Property Locked	
8	Any usage restriction	No	
9	Is plot in town planning approved layout?	Not Available	
10	Corner plot or intermittent plot?	Intermittent plot	
11	Road facilities	Available	
12	Type of road available at present	Road	



13	Width of road – is it below 20 ft. or more than 20 ft.	Less than 20 Feet Wide Road
14	Is it a land – locked land?	No
15	Water potentiality	Yes
16	Underground sewerage system	Open Drainage
17	Is power supply available at the site?	Not Known
17a	In the name of	---
18	Advantage of the site	---
18.1	Approved Property	Not Available
18.2	Approch to the Property	By Road
19	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea- coast / tidal level must be incorporated)	No Remark

PART-A (Valuation Of Land)

1	Size of plot	125.41 Sqm.
2	Total extent of the plot	125.41 Sqm
	Taking 10 % extra for park	
3	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Rs. 2000.00 Sqm.
4	Guideline value of land (GLR)	Rs. 250820.00
5	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs.4000.00/- to Rs.6000.00/- Sqm.
6	Assessed / adopted rate of valuation	Rs. 4500.00 Sqm.
7	Estimated value of land (PMR)	Rs. 564345.00

PART-B (Valuation Of Building)

1	Technical details of the building	
(a)	Type of Building (Residential /Commercial / Industrial)	Property Locked
(b)	Type of construction (Load bearing /RCC / Steel Framed)	Load bearing
(c)	Year of construction	Approx in Year 2020
(d)	Present Age of Construction	06 Year Old
(e)	Future Age of Construction	44 Year
(f)	Number of floors and height of each floor including basement, if any	Approx 10 ft. Ht. for G floor
(g)	Plinth area floor-wise(As per Norms)	G.F. = 81.52 Sqm
(h)	Condition of the building	Normal



(i)	Exterior – Excellent, Good, Normal, Poor	Normal
(ii)	Interior - Excellent, Good, Normal, Poor	Normal
(i)	Date of issue and validity of layout of approved map / plan	Not Available
(j)	Approved map / plan issuing authority	---
(k)	Approved Property Detail	---
(l)	Whether genuineness or authenticity of approved map / plan is verified	---
(m)	Any other comments by our empanelled valuers on authentic of approved plan	---
(n)	Whether the building is constructed as per approved plan, details of deviation if	---
(p)	Stages of construction	Completed

Specifications of construction (floor-wise) in respect of

Sr. No.	Description	Ground Floor	
1	Foundation	Brick Footing	
2	Basement	---	
3	Superstructure	Load Bearing	
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Iron & Wooden	
5	RCC works	No	
6	Plastering	Yes	
7	Flooring, Skirting, dadoing	---	
8	Special finish as marble, granite, wooden paneling, grills, etc	---	
9	Roofing including weather proof course	Girder Stone	
10	Drainage	Yes	
2	Compound Wall	---	
	Height	---	
	Length	---	
	Type of construction	Load Bearing	
3	Electrical installation		
	Type of wiring	Conduit	
	Class of fittings (superior / ordinary /	Ordinary	
4	Plumbing installation		
(a)	No. of water closets and their type	---	
(b)	No. of wash basins	---	
(c)	No. of urinals	---	
(d)	No. of bath tubs	---	
(e)	Water meter, taps, etc.	---	
(f)	Any other fixtures	---	



Details of Valuation							
	Perticulars of items	Plinth Area(As per Norms)	Age of Building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
	G.F.	81.52	06 Year Old	10000.00	815200.00	88041.60	727158.40
	Total						727158.40
PART-C (Extra Items)							
1	Portico				0.00		
2	Ornamental front door				0.00		
3	Sit out/ Verandah with steel grills				0.00		
4	Overhead water tank				0.00		
5	Extra steel/ collapsible gates				0.00		
	Total				0.00		
PART-D (Amenities)							
1	Wardrobes				0.00		
2	Glazed tiles				0.00		
3	Glazed tiles				0.00		
4	Interior decorations				0.00		
5	Architectural elevation works				0.00		
6	Paneling works				0.00		
7	Aluminum works				0.00		
8	Aluminum hand rails				0.00		
9	Modulor Kitchen				0.00		
10	False ceiling & Other				0.00		
	Total				0.00		
PART-E (Miscellaneous)							
1	Separate toilet room				0.00		
2	Separate lumber room				0.00		
3	Separate water tank/ sump				0.00		
4	Trees, gardening				0.00		
	Total				0.00		
PART-F (Services)							
1	Water supply arrangements				0.00		
2	Drainage arrangements				0.00		
3	Compound wall & Other				0.00		
4	C. B. deposits, fittings etc.				0.00		
5	Pavement				0.00		
	Total				0.00		



Total abstract of the entire property				
Part-A	Land	Rs.	564345.00	
Part-B	Building	Rs.	727158.40	
Part-C	Extra Item	Rs.	0.00	
Part-D	Amenities	Rs.	0.00	
Part-E	Miscellaneous	Rs.	0.00	
Part-F	Services	Rs.	0.00	
Total		Rs.	1291503.40	
Say		Rs.	1291000.00	

Any other

It is a NPA property & At the time of inspection the Property was locked, So we are taking nessesory details like Land area, Age Etc as per provided document

As per provided document property is open plot but at the time of visit property is constructed but property is locked so we are considering attorthy building norms covered as per valuation report.

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea- coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Route map to reach the property from branch or important land mark.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

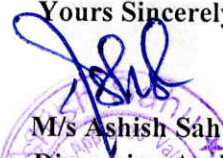
The legal aspects were not considered in this valuation. Our report does not cover check of ownership, title clearance or legality. This Valuation is purely an opinion & has no legal or contractual or financial obligations on our part. The rate are based on current market condition as per our inquires openion and the value may change with time. The valuation is givin subject to clear titles & legality.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs.12,91,000.00/- (Rupees. Twelve Lakh & Ninety One Thousand Only)**. The Realizable value of the said property is assessed **Rs. 11,62,000.00/- (Rupees. Eleven Lakh & Sixty Two Thousand Only)**. The Distress Sale value of the said property is assessed **Rs. 10,33,000.00/- (Rupees. Ten Lakh & Thirty Three Thousand Only)**. The Circle value of the said property is assessed **Rs.9,77,000.00/- (Rupees. Nine Lakh & Seventy Seven Thousand Only)**.

Date : 27/04/2026

Place : Agra

Yours Sincerely


M/s Ashish Sahu
Dimension Arch


The Undersigned has inspected the property detailed in the Valuation Report dated on, We are satisfied that the fair and reasonable market value of property.

Signature
(Name of Branch Manager with Official Seal)

CODE OF CONDUCT FOR VALUERS

All the empanelled Valuers are required to adhere to the code of conduct given as under:

Integrity and Fairness

- 1 A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
- 2 A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- 3 A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- 4 A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5 A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6 A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7 A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 8 A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
- 9 In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10 A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11 A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

- 12 A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13 A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
- 14 A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 15 A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16 A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17 A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18 As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19 In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

- 20 A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose



Information Management

21 A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22 A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

23 A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

24 A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25 A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.— For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26 A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs.

27 A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28 A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29 A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30 A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Yours Sincerely



Date : 27/04/2026

Place : Agra

DECLARATION FROM VALUERS

I hereby declare that:-

- a. The information furnished in my valuation report dated 27-04-2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued:
- c. I have personally visited & valued the NPA property on dated 25-04-2026. The work is not sub-contracted to any other valuer and carried out by my self
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the international Valuation standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- i. I am registered under Section 34 AB of the Wealth Tax act, 1957.
- j. I am the **proprietor**/partner/authorized official of the firm/ company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

Particulars	Valuer comment
Background information of the asset being valued.	As per Market (Neighbors) inquiry
purpose of valuation and appointing authority	As per bank details
identity of the valuer and any other experts involved in the valuation	Mention on the Letter Head
disclosure of valuer interest or conflict, if any	No Personal Interest
Valuation date and date of report.	Valuation Date- 27-04-2026
inspections and/or investigations undertaken	By myself
nature and sources of the information used or relied upon	Government Guideline Rate & Market Survey
procedures adopted in carrying out the valuation and valuation standards followed	Land & Building method
restrictions on use of the report, if any	To Assess fair Market Value for Banking Purpose
major factors that were taken into account during the valuation.	Its Salability
Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Identity of Property, (Property is identified with the help of Local Inquiry)

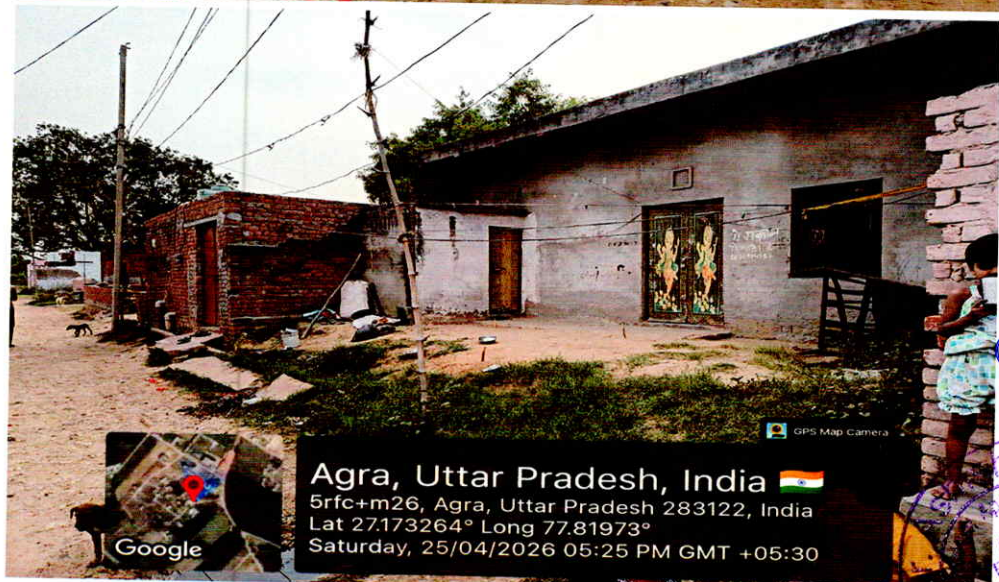
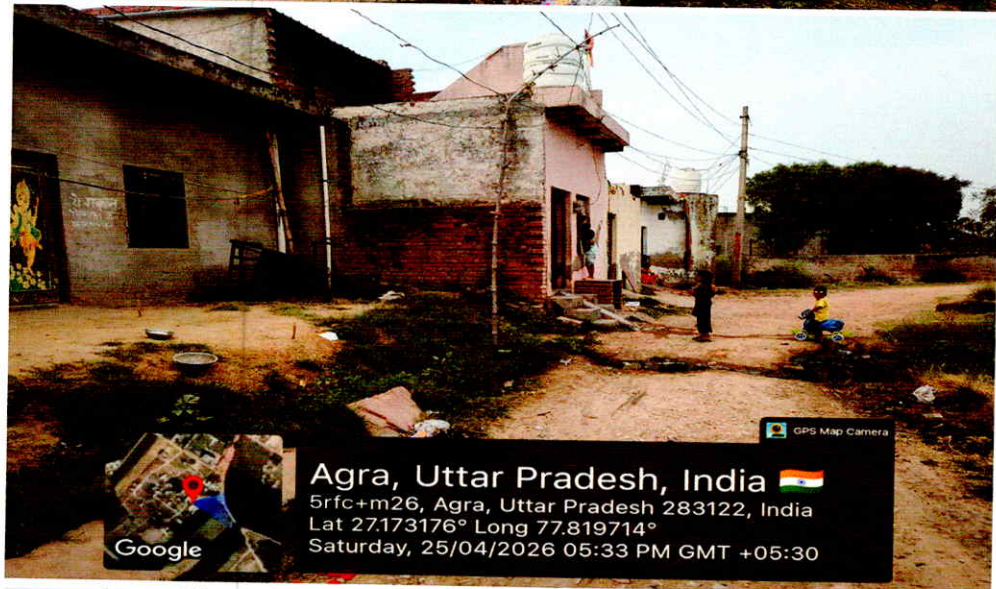
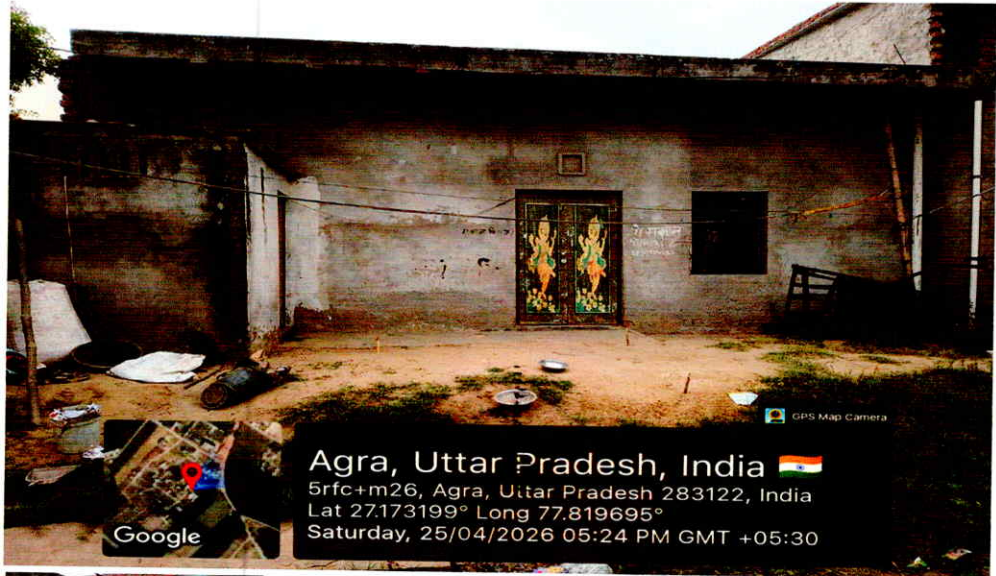
Date : 27/04/2026

Place : Agra



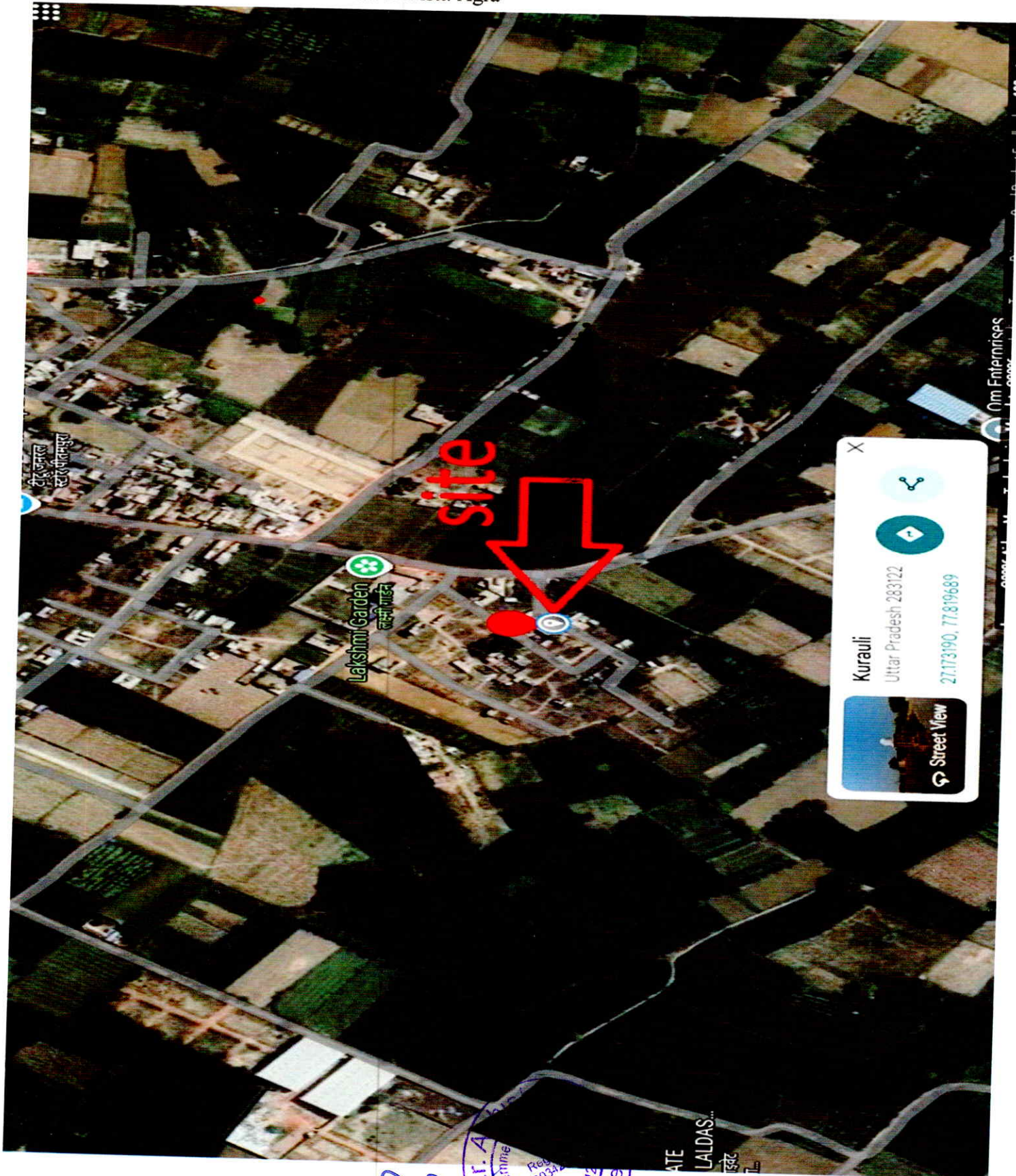
Owner :- Smt Seenu Verma W/o Shri Umesh Verma

Address- Property bearing on Gata No.2021 Situated at Shekhar Dham Colony, Mauza Raybha
Tehsil-Kirawali & Distt. Agra



Owner :- Smt Seenu Verma W/o Shri Umesh Verma

Address- Property bearing on Gata No.2021 Sitauted at Shekhar Dham Colony,Mauza Raybha
Tehsil-Kirawali & Distt. Agra



उपनिर्देशकण उप निता किरमली खिता आगरा के रायवेडार न विभिन्न भाग- नगरीय, उद्योगीय तथा ग्रामीण क्षेत्रों का वर्गीकरण वर्गानुक्रम में।

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THE UNIVERSITY OF CHICAGO

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