

NOTICE OF ADVERSE ACTION  
2005 TIME STANDARDS

NOTICE DATE	EXPIRATION DATE	NOTICE DATE	EXPIRATION DATE	NOTICE DATE	EXPIRATION DATE	NOTICE DATE	EXPIRATION DATE	NOTICE DATE	EXPIRATION DATE	NOTICE DATE	EXPIRATION DATE
<b>01/01/2005</b>		02/02/2005	02/16/2005	03/09/2005	03/23/2005	<b>04/10/2005</b>		05/12/2005	05/26/2005	06/15/2005	06/29/2005
<b>01/02/2005</b>		02/03/2005	02/17/2005	03/10/2005	03/24/2005	04/11/2005	04/25/2005	05/13/2005	05/27/2005	06/16/2005	06/30/2005
01/03/2005	01/18/2005	02/04/2005	02/18/2005	03/11/2005	03/28/2005	04/12/2005	04/26/2005	<b>05/14/2005</b>		06/17/2005	07/01/2005
01/04/2005	01/18/2005	<b>02/05/2005</b>		<b>03/12/2005</b>		04/13/2005	04/27/2005	<b>05/15/2005</b>		<b>06/18/2005</b>	
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<b>01/08/2005</b>		02/09/2005	02/23/2005	03/16/2005	03/30/2005	<b>04/17/2005</b>		05/19/2005	06/03/2005	06/22/2005	07/07/2005
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<b>01/15/2005</b>		02/16/2005	03/02/2005	03/23/2005	04/07/2005	<b>04/24/2005</b>		05/26/2005	06/10/2005	06/29/2005	07/13/2005
<b>01/16/2005</b>		02/17/2005	03/03/2005	03/24/2005	04/08/2005	04/25/2005	05/09/2005	05/27/2005	06/11/2005	06/30/2005	07/14/2005
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01/25/2005	02/08/2005	<b>02/26/2005</b>		<b>04/02/2005</b>		05/04/2005	05/18/2005	<b>06/05/2005</b>		<b>07/09/2005</b>	
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		03/08/2005	03/22/2005							07/19/2005	08/02/2005

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<b>08/21/2005</b>		09/23/2005	10/07/2005			<b>11/27/2005</b>		<b>12/31/2005</b>	
		<b>09/24/2005</b>				11/28/2005	12/12/2005		
		<b>09/25/2005</b>							