

Statement of Qualifications



Gasch & Associates

Engineering Geophysics
Since 1969

3174 Luyung Drive
Building #2
Rancho Cordova, California 95742
916.635.8906
www.geogasch.com

Statement of Qualifications



Forward

Gasch & Associates (G&A) is located in Rancho Cordova, a suburb of Sacramento near historic Folsom, California. G&A provides geophysical services for a wide variety of applications related to the engineering, geotechnical, environmental and exploration professions. We invite you to visit our website (www.geogasch.com) for a brief tour of our services, or to contact us via e-mail at info@geogasch.com.

You may also contact us by mail or phone at:

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Building #2
Rancho Cordova, California 95742
916.635.8906 FAX: 916.635.8907

Science

Geophysical methods are tools used to non-invasively and non-destructively detect and measure various physical properties of the earth. These physical properties, along with a good understanding of the local geologic conditions, reveal the geologic characteristics of the subsurface.

Jerrie W. Gasch, founder, is still actively involved in planning field strategies and data collection, as well as interpretation and application of findings. With over forty years of experience as a geologist and geophysicist, Mr. Gasch is still at the heart of the G&A team.

G&A prides itself on an exceptionally high quality product delivered in a timely manner. We have earned the reputation of making our clients look good by doing what it takes to get the job done right. Science and integrity are our cornerstones.

Let our staff of California Registered Geologists, Geophysicists and Engineering Geologists design a professional geophysical investigation to solve your geo-science problems.

Statement of Qualifications



Mission Statement

Gasch & Associates is dedicated to providing quick, cost effective solutions to engineering, geotechnical and environmental problems. We emphasize the *science* of geophysics by integrating geophysical techniques appropriate for each situation. Cutting edge technology and a strict eye for detail produce a product that speaks for itself.

Introduction

Founded in 1969, Gasch & Associates (G&A) has been providing geophysical consulting services to the engineering, groundwater, environmental and legal professions for over 30 years. The experience of thousands of geological and geophysical investigations throughout the western hemisphere and the Pacific Rim gives G&A insight into the appropriate application of geophysical techniques.

Gasch & Associates provides the following geophysical methods:

- high resolution 2-D & 3-D seismic refraction and reflection
- 2-D and 3-D electrical resistivity
- induced polarization (IP)
- magnetics (mag)
- electromagnetics (EM)
- ground penetrating radar (GPR)
- gravity
- blast, vibration and acoustic monitoring

Strengths

Gasch & Associates has professional staff of licensed geophysicists, geologists or engineering geologists with experience totaling over 100 years in the geophysical and geological disciplines. The time-tested success of Gasch & Associates can be attributed to our many strengths, including:

- state-of-the-art instrumentation
- cutting edge processing and drafting software
- geophysical method integration
- geological expertise
- excellent communication and project management
- extensive project experience

Through repeat business, year after year, our clients have proven that we provide a valuable service to them.

Partial List of Clients



AMAX Gold, NV
Advanced Geosciences
Applied Engineering & Geology
Aquatic Pool Design
BP AMOCO Corp.
Bechtel Corporation, Intl.
Brown & Caldwell Consultants
C.A. Rasmussen Inc.
C.C. Myer Construction
CH2M-Hill
California Dept. of Water Resources
Camp, Dresser & McKee
Capitol Oil Corporation
Carlton Engineering
Cherrington Horizontal Drilling
Chevron USA
City of Lincoln, CA
City of San Jose, CA
County of Colusa, CA
County of Placer, CA
County of El Dorado, CA
County of Monterey, CA
County of Sacramento, CA
DDD Energy, Inc.
DPR Construction
Del Webb Corporation
Department of Toxic Substance Control, CA
Domson Constructors, WY
ENSR Consulting
East Bay Municipal Utility District
El Dorado County Dept. of Transportation
Elk Grove Unified School District, CA
Environmental and Turf Services, Inc.
Environmental Protection Agency
España Geotechnical
Flour Global Services
G.W. Consulting Engineers
Geocon Consultants
Geoimagery
Granite Construction Co.
Graniterock
Halliburton Energy Services
Harrison, Kemp & Jones, Atty.'s at Law
Jenkins & Gilcrest, Atty.'s at Law
Kerr McGee
Kiewit Pacific Co.
Kleinfelder

Kinder-Morgan Energy Partners
Lakes Gaming, Inc.
Los Rios Community College District
Luhdorff & Scalmanini
MCI Worldcom
MacKay & Soms
McLaughlin Water Engineers, Ltd.
Minera Rayrock (S.A.)
Newmont Gold Co.
Oceaneering International
Pacific Gas & Electric
Placer County Water Agency
Placer Dome
Psomas
Reynold's Metals Company
Sacramento Municipal Utility District
Sanders & Associates Geotechnical Engineering
San Luis/Delta-Mendota Water Authority
Schlumberger
Shell Oil
Signature Properties
Snyder, Cornelius & Hunter, Law Office
Spink Corporation, The
State of California
State of Nevada
Stevens, Ferrone & Bailey Engineering
Syblon-Reid Engineering Contractor
Teichert Construction
Third Generation Drilling & Blasting
Tsakopoulos Land Development
Turlock Irrigation District
URS Group
U.S. Army Corps of Engineers
U.S. Bureau of Indian Affairs
U.S. Bureau of Land Management
U.S. Bureau of Reclamation
U.S. Dept. of Defense
U.S. Dept of the Navy
U.S. Geological Survey
US Home Corporation
University of California
Van Horne Law Offices
Wallace-Kuhl & Associates
Waste Management, Inc.
Western Blasting Technology
WesternGeco
Woodward-Clyde Consultants
Yubacon, Inc.
Youngdahl Consulting Group

Geophysical Applications



Gasch & Associates
Engineering Geophysics

Selection of the appropriate geophysical techniques and methodologies is crucial to every geophysical investigation.

Geologic Structure / Fault Detection / Landslide Analysis / Geological Hazard Evaluation

Stratigraphy & Lithology / Bedrock Delineation / Rippability Studies / Rock Strength Analysis

**Groundwater Exploration / Water Table / Subsurface Water Conduits / Pathways
Water Well Location / Dam & Canal Leakage**

Void Detection / Location of Historic Mine Workings / Cave & Sinkhole Detection

Landfill Boundaries / Contaminant Plume Detection Delineation & Pathways

Shear Wave Analysis / Elastic Moduli / Response Spectra & Tripartite Analysis

**Underground Storage Tank (UST) Locating / Lost Pipe & Boring Locating
Archaeologic Exploration / Forensic Geophysics**

Oil & Gas Exploration / Mineral Exploration

**Blast Vibration Monitoring / Acoustic Monitoring
Heavy Equipment & Truck Vibration Monitoring**

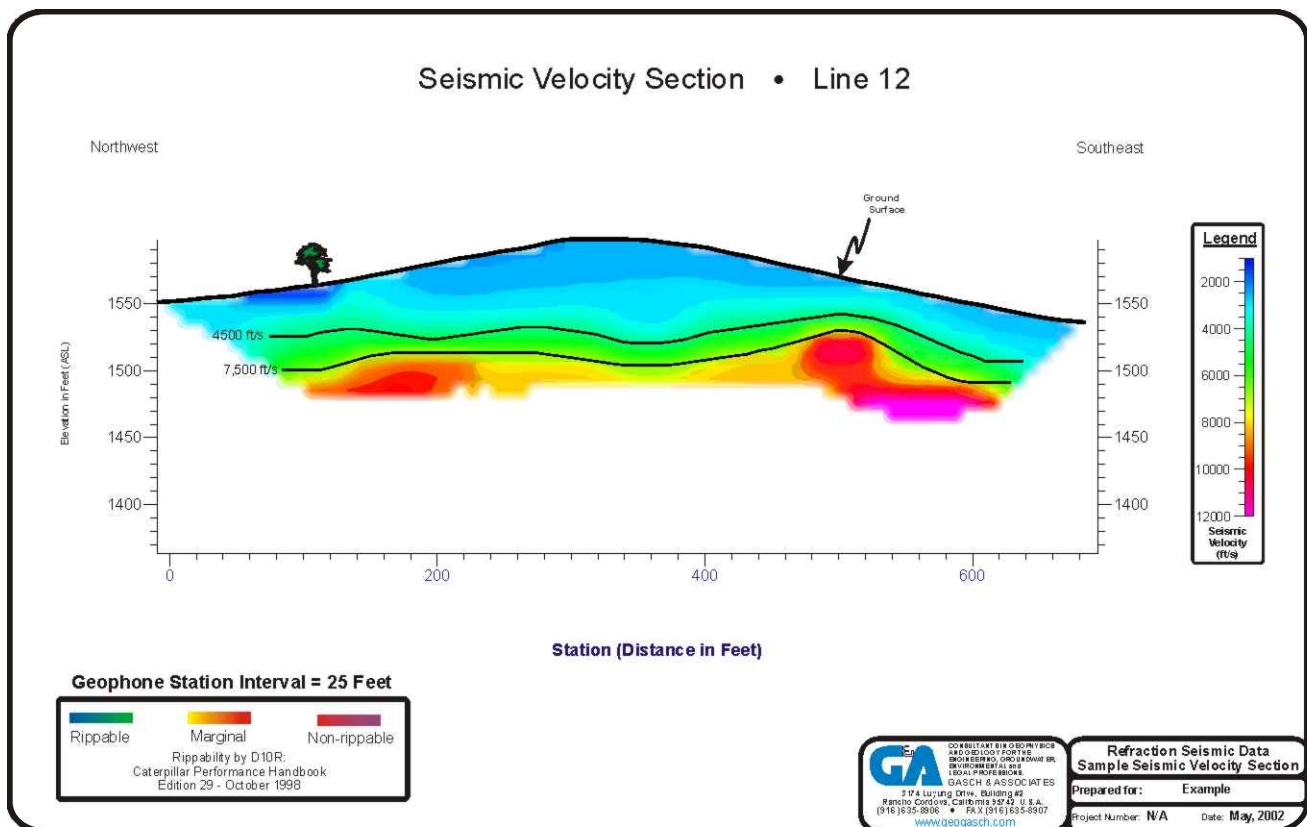
Thumb through
the next
few pages.

Color tabs
indicate
the appropriate
geophysical
techniques
for each
application.

Seismic Refraction

The Refraction Seismic method is able to accurately distinguish bedrock from the overlying sediment because of contrasting seismic velocities.

This sample cross section from a Refraction Seismic survey demonstrates G&A's ability to accurately define lateral, as well as horizontal changes in seismic velocity.

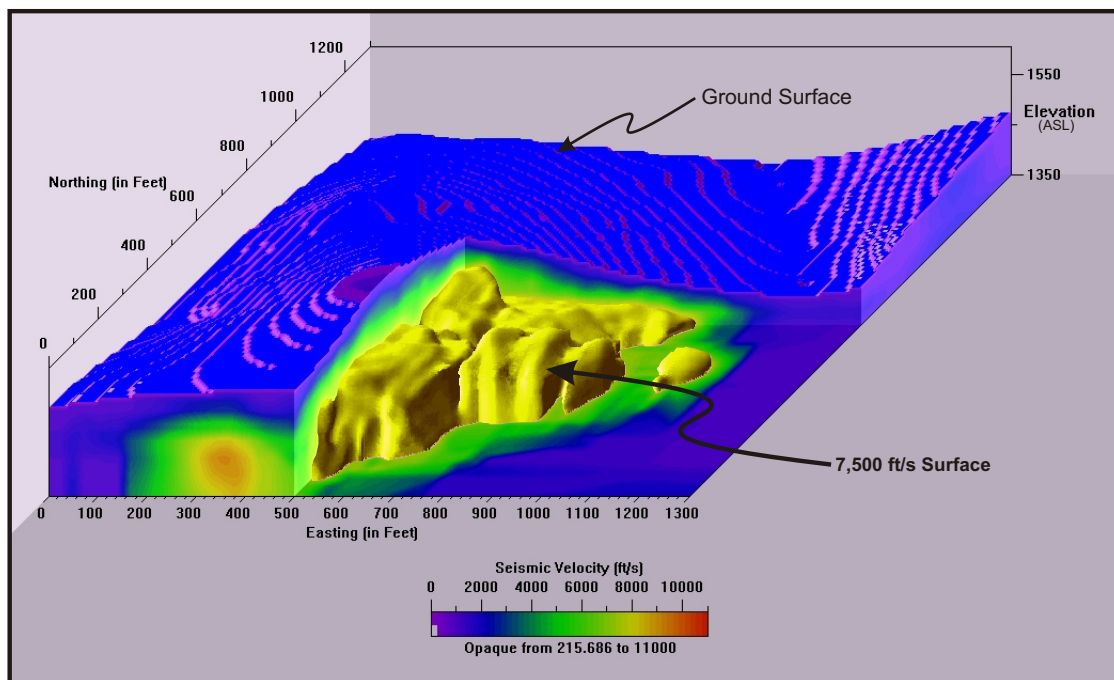


When detailed, high-resolution data are necessary, many shot points may be required. Our software is capable of processing up to 300 shot points, increasing the subsurface ray-path coverage many times over conventional surveys with only 5 or 7 shotpoints.

3-D Seismic Refraction Modeling

This 3-D Refraction Seismic model was created in order to visualize the 3-D nature of the site rippability (excavatability) characteristics, and to allow for the most economically advantageous construction strategy.

Three Dimensional Seismic Velocity Model: Cutaway View with 7,500 ft/s Surface

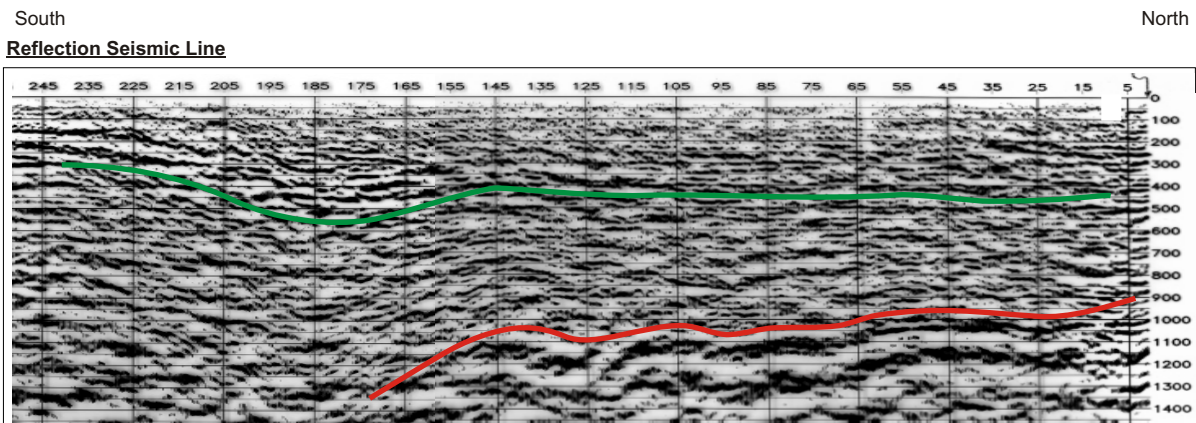


Perspective View from the Southeast

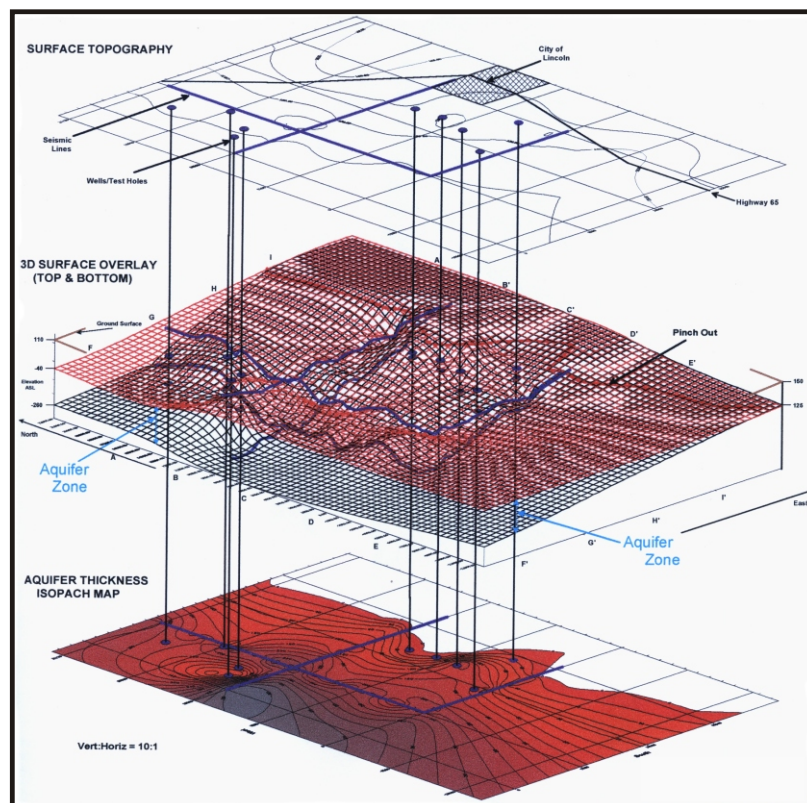
Solid Modeling was achieved through the Inverse-Distance Weighting Algorithm. This algorithm forms a regular, 3-D grid of values to create a solid model which assigns a seismic velocity value (v) to each node (x,y,z value) within the volume.

Seismic Reflection

The Reflection Seismic Method is often used to define the contact between basement rock and the overlying formations. Features such as faulting or basement channels can often be identified.



This 2½-D Model was created using data from seismic reflection, borehole logs and exposed geology.





Our new Seiswulf™ Cluster, parallel processing supercomputer chews through enormous quantities of data at an amazing rate. The Linux operating system provides a stable platform for billions of processing iterations.

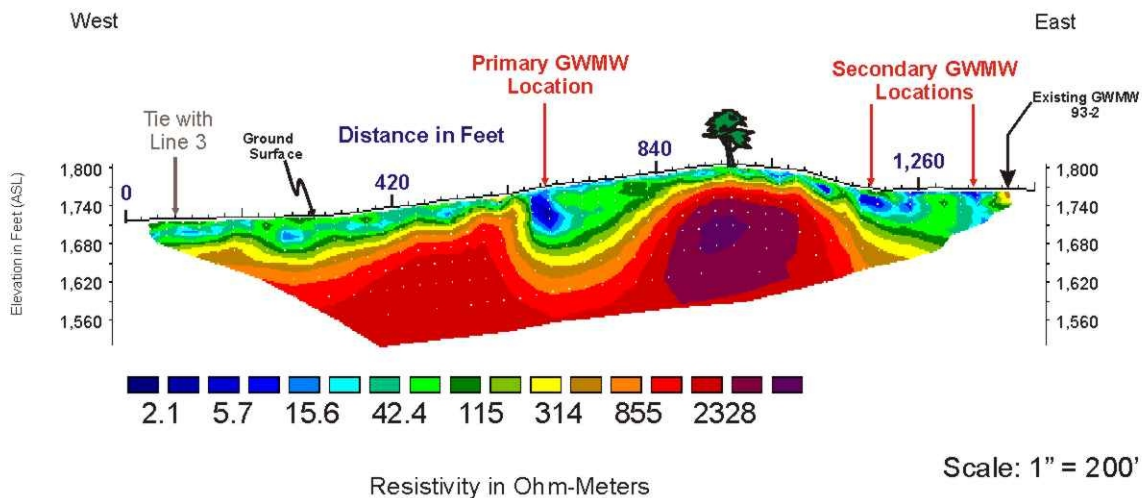
Specially designed through a collaboration between Optimsoftware™ and CUBIX™ to run some of the worlds most sophisticated two-dimensional and three-dimensional seismic refraction inversion and optimization software, the “Wulf” boasts over 20 Gflops of computing power.

The Seiswulf also runs Optimsoftware’s newest three-dimensional Statics package for seismic reflection processing. The statics corrections provided are some of the most accurate possible, due to the statics model provided by the true three-dimensional inversion and optimization modeling.

2D - Electrical Resistivity

Our state-of-the-art, automatic DC Electrical Resistivity (ER) unit is capable of quickly collecting thousands of data points in any of the standard configurations.

Electrical Resistivity Section • Line 1



Electrode Spacing: 26.24 Feet (8 Meters)



CONSULTANTS IN GEOPHYSICS
AND GEOLOGY FOR THE
ENGINEERING, ENVIRONMENTAL
AND MINING INDUSTRIES.
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DC Resistivity Investigation
Sample Cross Section

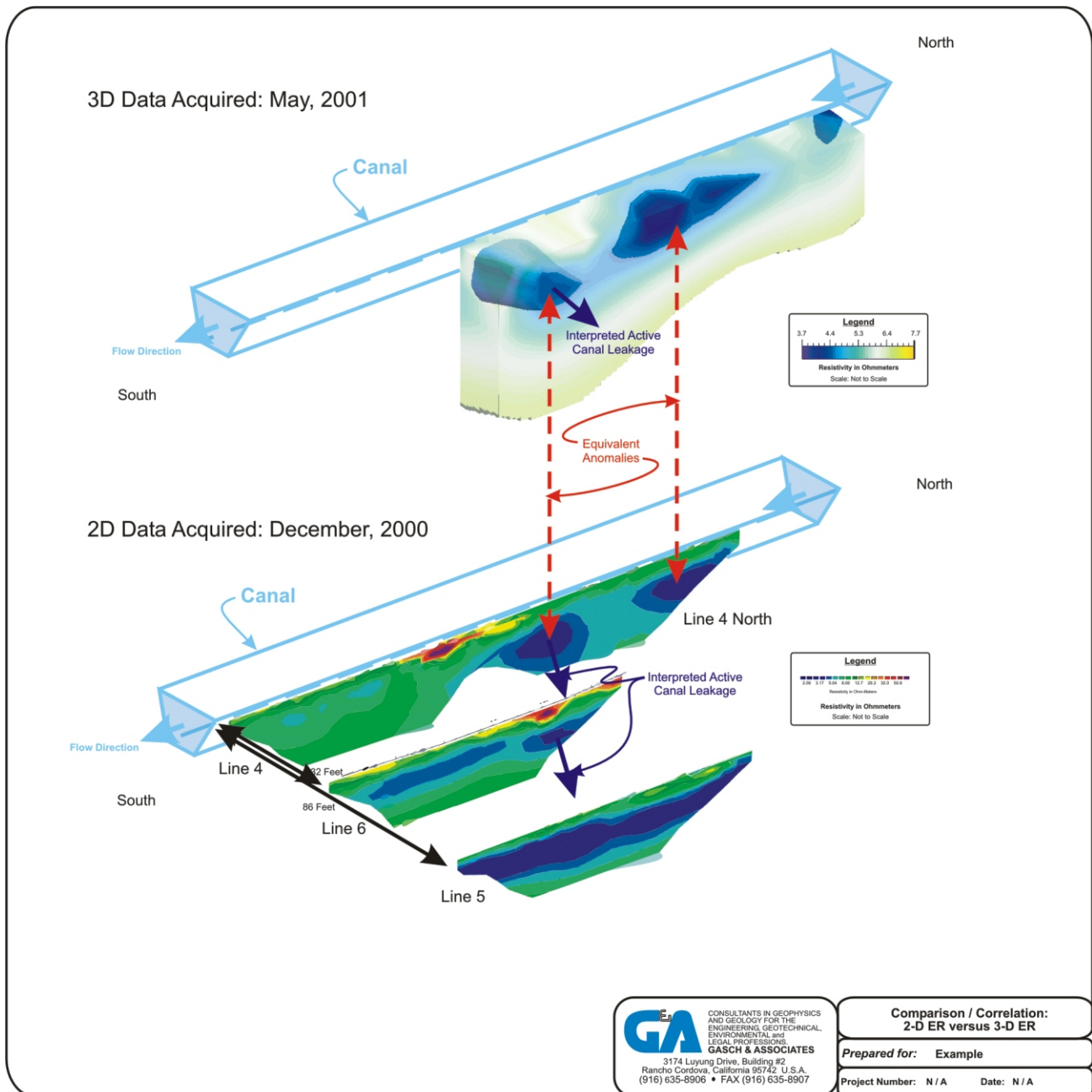
Prepared for: Sample

Project Number: N/A Date: N/A

Data are processed to produce color cross-sections which indicate variation of earth resistivity values with depth. Resistivity values are greatly affected by moisture and mineral variations in the sub-surface, which makes the ER method a valuable tool for leakage detection, groundwater and mineral exploration.

3D - Electrical Resistivity

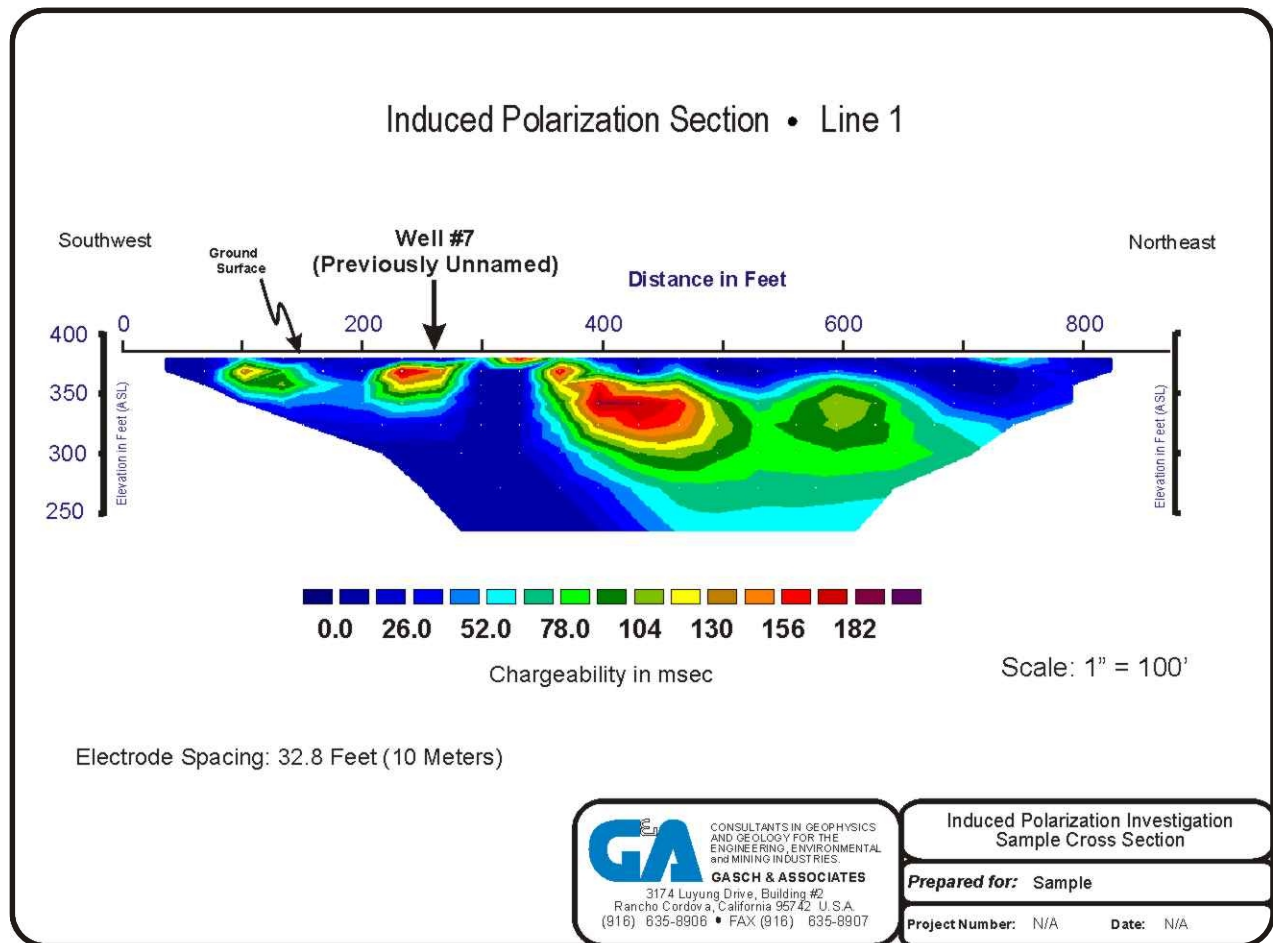
With electrodes laid out on the surface in a grid, true three dimensional resistivity measurements can be obtained. Processing of these data produce a model which is more accurate than 2-D surveys because both transverse and lateral variations in resistivity can be defined.



G&A can produce a three dimensional ER model which will rotate in space so that the model may be viewed from any direction, which can be played on the Windows Media Player.

Induced Polarization

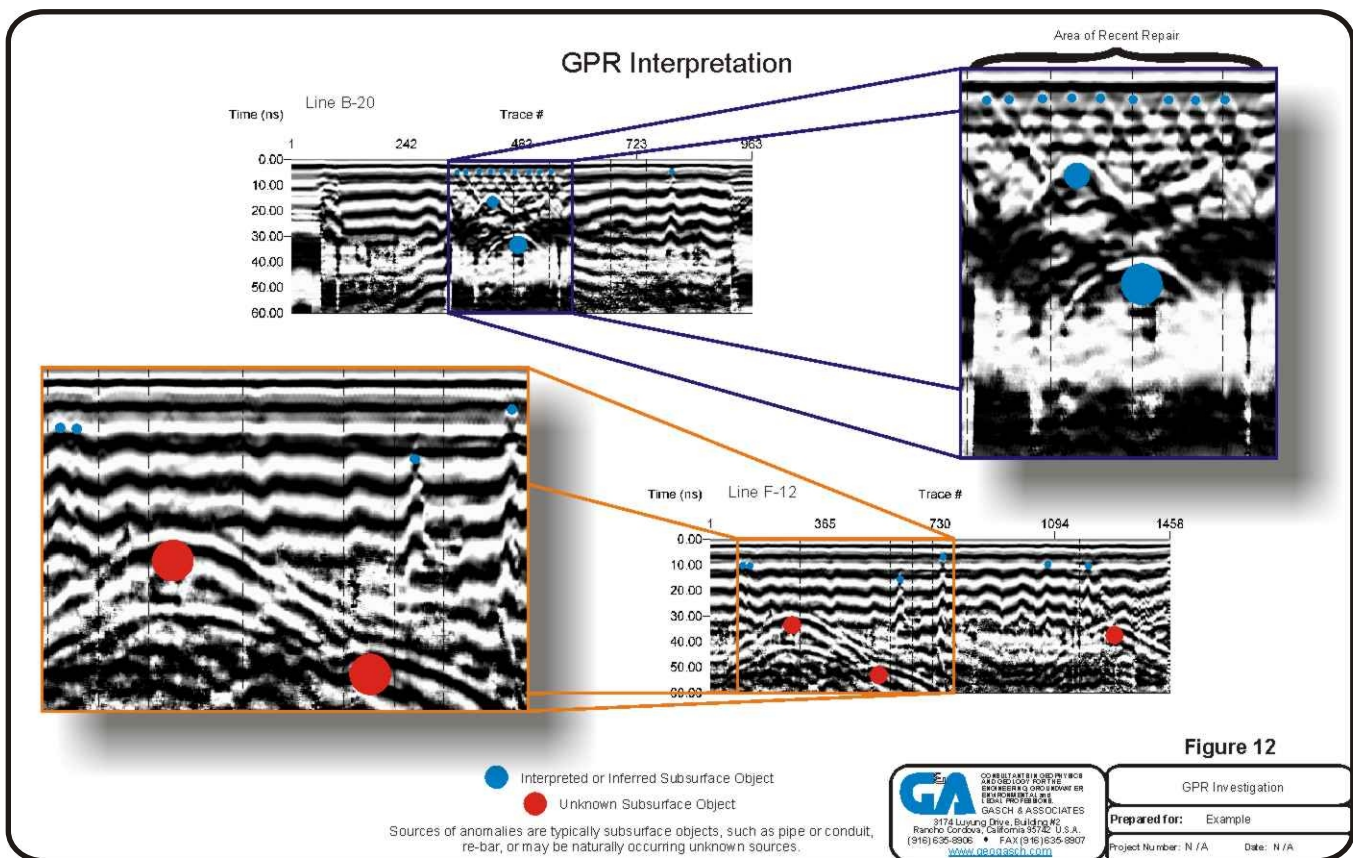
The Induced Polarization (IP) phenomenon is observed as sub-surface materials become electrically polarized when energized with an electric current. Metallic minerals exchange ions with electrolytes at the surface contact, creating an opposing current. The extra voltage necessary to drive current through this barrier is called the “overvoltage.” When the current is switched off, these electrochemical voltages dissipate, but not instantly. The study of the decaying capacitance as a function of time is known as “time domain” IP, and relates to the concentration of metallic minerals and clays along the current path.



The simultaneous acquisition and later correlation of electrical resistivity (ER) and induced polarization (IP) data can be extremely valuable in groundwater exploration. Although the ER method indicates the location of water bearing strata, it does not determine whether this water is locked up in clays or moving freely through porous and permeable sands, gravels or fractures. The IP method indicates where clays exist, and when used in conjunction with ER, can indicate the location of higher transmissivity, water saturated material.

Ground Penetrating Radar

Ground Penetrating Radar (GPR) uses rapidly pulsed, high frequency (approximately 25 to 1,500 MHz) electromagnetic radiation (radio waves) to image the subsurface. This method focuses electromagnetic pulses into the ground. These transmitted pulses reflect off of subsurface interfaces between materials with differing dielectric properties and are then detected by the receiver. Such interfaces can be created by subsurface objects such as piping and conduit, as well as by air or water filled voids.



These examples are typical of the numerous subsurface features revealed by GPR investigation. Features such as subsurface piping, the apparent position of electrical conduit, the foundations of light posts and other structures can be identified. Areas which were recently repaired are clearly evident, and indicate piping and re-bar. In the lower example, deeper anomalies were detected which had no known source.

Magnetics & Electromagnetics

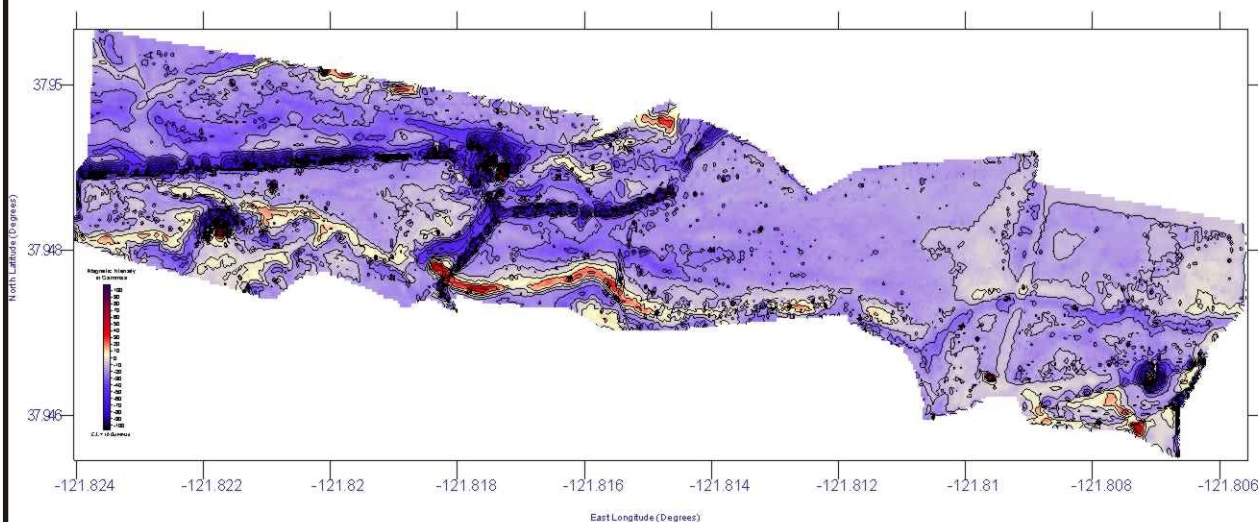


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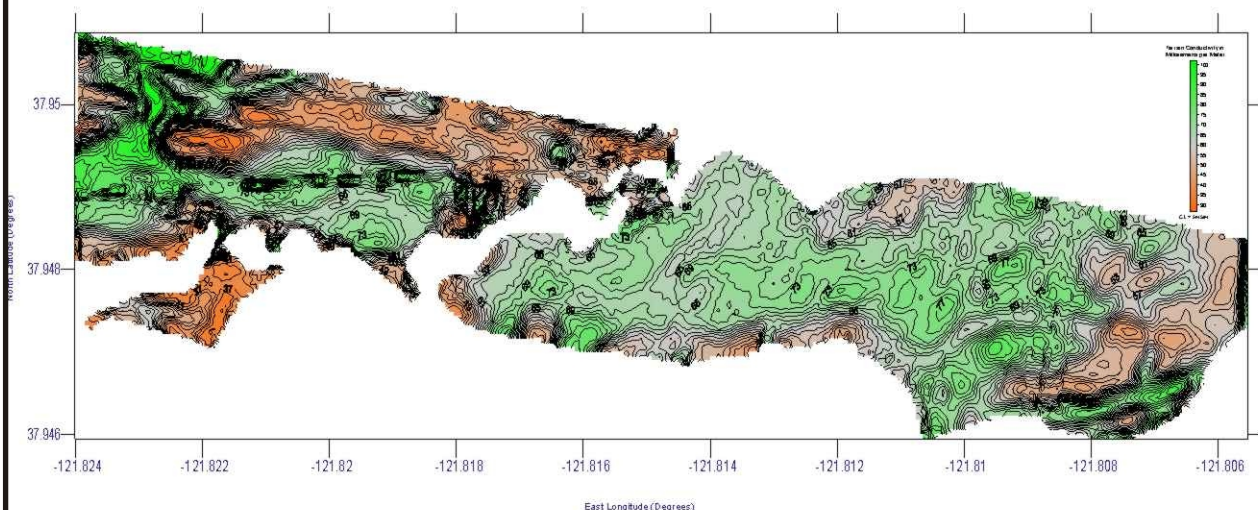
Evidence of historic mining prompted the magnetic and electromagnetic investigation of this swath of land that measures approximately 1000 feet in width by 1 mile (5280 feet) in length.

The magnetic and electromagnetic surveys were designed to detect features such as mine air-shafts or mine-dewatering shafts. Used in combination, these methods can detect both ferromagnetic and conductive non-ferromagnetic debris that may be associated with the historic mine workings. Such variations are also caused by changes in geology, soil and rock type, moisture content, as well as metallic debris buried within or upon the soil.

Magnetic Composite



Electromagnetic Composite



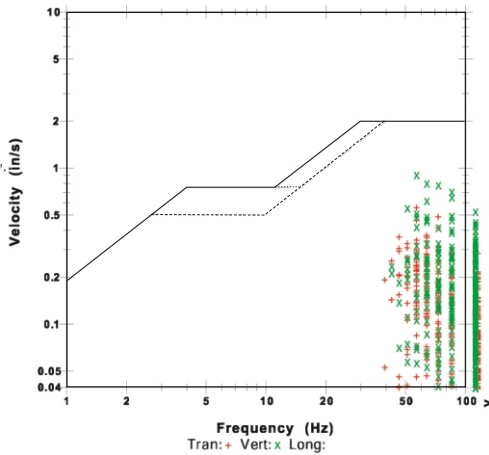
Scale: 1" = 200'



Magnetic / Electromagnetic Investigation
Prepared for: Example
Project Number: N/A Date: N/A

Vibration & Noise Monitoring

USBM RI8507 And OSMRE

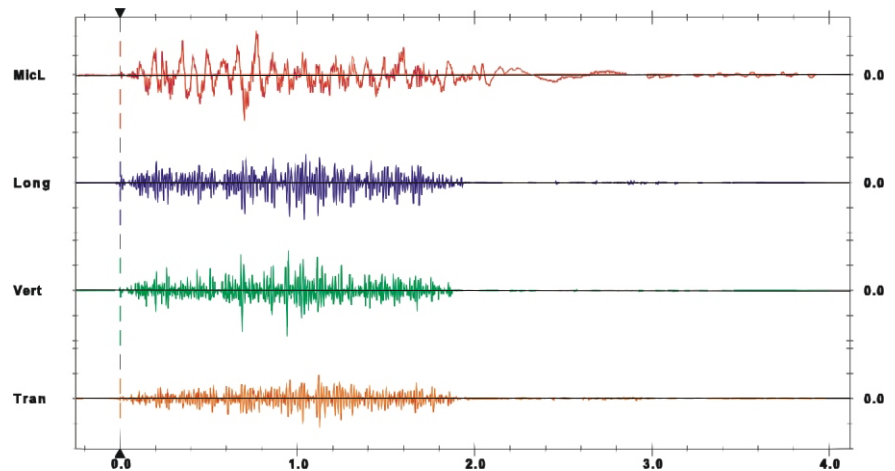


Vibration and noise monitoring can be critical when blasting must be employed near sensitive homes or structures.

G&A can provide third-party, non-biased, legal documentation of vibration and noise levels such as peak particle velocity, frequency, linear decibels.

	Tran	Vert	Long	
PPV	0.568	0.913	0.731	in/s
ZC Freq	57	57	64	Hz
Time (Rel. to Trig)	1.127	0.942	1.039	sec
Peak Acceleration	0.713	1.05	0.785	g
Peak Displacement	0.00146	0.00227	0.00173	in
Sensorcheck	Passed	Passed	Passed	

Peak Vector Sum 0.958 in/s at 0.688 sec



G&A also provides pre- and post-blast observation reports, including video documentation, often required by city, county or state regulations.

Sample Projects

Project Title	Client	Project Description
Location of Lost Horizontal / Directional Borings	Flour Global Services	Magnetic / Electromagnetic / Seismic Methods to detect lost Horizontal / Directional Borings.
Morro Bay Geophysical Investigation	MCI / WorldCom	Seismic Refraction / Electrical Resistivity to Investigate Local Faulting / Geology
Raw Water Pipeline Excavatability Investigation	Stevens, Ferrone & Bailey Engineering, Inc.	Refraction seismic survey to determine rock excavation aspects.
Tate Residence Geophysics	Fletcher & Hardoin Architects	Electrical resistivity and refraction seismic to determine landslide thickness.
Southpointe Development Rippability Seismic	Kiewit Pacific Co.	Refraction seismic survey to determine rock excavation parameters.
Pleasant Grove School	Elk Grove Unified School District	Underground storage tank investigation.
Briggs Park Rippability Seismic Study, Folsom, Ca.	Youngdahl Consulting Group	Refraction seismic study to determine rock excavation aspects.
Development Geo-Hazards Study, Carmel, Ca.	Peter Pan Investments	Geologic hazards evaluation for custom home sites.
City of Lincoln Groundwater Geophysics & Geology	City of Lincoln	Reflection seismic for defining the groundwater aquifer system for the City of Lincoln sub-basin.
Electrical Resistivity Water Well Location	Shenandoah Valley Vineyards	Electrical resistivity to determine optimum water well drilling location.
San Luis & Delta-Mendota Canal Leakage Investigation.	San Luis & Delta - Mendota Water Authority	2-D and 3-D electrical resistivity to locate leakage points along the cement lined canal.
U.C. Davis Recreation Swimming Pool Complex	Aquatic Pool Design Group	GPR Investigation to locate potential voids beneath the concrete pool deck.
Yosemite Park Refraction Seismic Investigation	URS Group, Inc.	Refraction seismic investigation to determine rock characteristics for horizontal boring for replacement waste-water pipeline.
Hat Creek Observatory Geophysics	Sanders & Associates Geostructural Engineering, Inc.	Geophysical methods to determine rock characteristics for SETI radio wave telescope array.
Three-Dimensional Modeling of Seismic Refraction Data at the Shingle Springs Casino Site	Lakes Gaming, Inc.	Creation of a solid 3-D model for visualization of rock excavatability characteristics and planning of construction strategy.
C.A. Rasmussen, Inc. vs. Nevada Dept. of Transportation (NDOT).	C. A. Rasmussen, Inc.	Expert Testimony on applied engineering geology and geophysics at the highway widening project in Clark County, Nevada.
Carneros Estates Pre-Development and Engineering Geophysics	Pete Herrlich Realty	Refraction seismic and electrical resistivity to confirm/dispute published fault trace location and foundation design geophysics.
Shear wave study for a multi-story building at the Univ. of California at Davis Campus.	Wallace - Kuhl & Associates	Measurement of surface and borehole shear wave velocities to determine earthquake acceleration parameters.
Groundwater Contaminant Plume Delineation	Cahto Indian Tribe / US Bureau of Indian Affairs	Electrical resistivity to locate groundwater migration paths and contaminant plume delineation at a recently closed landfill.
Recon Metals Geophysics	Recon Metals	Definition of contamination plumes.

Sample Projects

Project Title	Client	Project Description
Cool Quarry Vibration Monitoring	Teichert Aggregates	Production blast vibration monitoring.
Fandango Restaurant Geophysics	Grice Engineering	Rock strength evaluation for structure expansion.
Ferrari Ranch Mine Location Geophysics	Kleinfelder / Del Webb California Corporation	Geophysical methods to locate underground mine workings, drilling confirmed results.
Irrigation Water Canal Geophysics	Turlock Irrigation District	GPR to determine location and extent of canal fill subsidence.
Bickford Ranch Residential Development Geophysics	US Home Corporation	Geophysics and engineering geology for groundwater evaluation, excavatability, geologic hazards and geo-politics.
Freemont Peak Transmission Tower Geophysics	Hearst-Argyle	Rock strength for proposed transmission tower.
Engineering Geology for a 1 Million Gallon Water Tank	Placer County Water Agency	Engineering geology to determine the rock strength for a 1 million gallon water tank pad.
Greenleaf Power Plant #2, Resistivity Survey	Bechtel Power Corporation	Electrical resistivity determination of grounding grid parameters for power plant.
Eastern Regional Landfill Environmental and Groundwater Study, Truckee, California	Applied Engineering & Geology	Delineation of potential contaminant migration routes. Generated 3D model of sub-surface migration paths.
Groundwater Evaluation for the City of Lincoln's Sphere of Influence	Del Webb/Placer Holdings, Inc. / Sterling Pacific Assets and the City of Lincoln, California	Geology and Geophysics to evaluate the groundwater potential for future development.
Miners Ravine Flood Retention Dam Geophysics	GEI Consultants	Engineering geophysics for rock strength at proposed dam site.
ARGET River Crossing Geophysics	Spink Corporation / Gencorp	Reflection seismic for horizontal bore under the American River for pipeline.
IRCTS Groundwater Geophysics	ENSR Consulting	Seismic Reflection for Groundwater Channels at the Inactive Rancho Cordova Test Site (IRCTS).
Proposed Sun City Georgetown, Texas Geophysics	Del Webb	Regional / Localized Geophysical Cave Search in Karst Terrain.
Camino Penstock Engineering Geophysics	Sacramento Municipal Utility District (SMUD)	Seismic Investigation to Determine Rock Strength for Rock Bolt Anchorage of existing Penstock.
Debris Dam Site Geophysics	Vector Engineering / Newmont Mining Co.	Refraction seismic for dam site and leach pad location, Cajamarca, Peru, SA.
Burleigh-Murray Ranch	State of California	Groundwater geophysics.
San Bernardino Retention Dam	U.S. Dept. of the Navy	Geophysical exploration.
Cellular Tower, Phoenix, AZ Geophysics	Metro Mobile	Foundation engineering geophysics.
Beaumont Test Site Geophysics	Lockheed Corp.	Multiple geophysical methods for plume evaluation.
Monte Creek Landslide Study	U.S. Forest Service	Geophysical exploration of landslides.

Resume: Jerrie W. Gasch



EDUCATIONAL and PROFESSIONAL BACKGROUND

Bachelor of Science in Geology from University of Wisconsin at Madison, Wisconsin.
Graduate Studies at the Geophysical and Polar Research Center at the Madison, Wisconsin
and the Institute of Geophysics, Honolulu, Hawaii.

California Registered Geologist # 1203
California Registered Geophysicist #516
California Certified Engineering Geologist #450

ORGANIZATIONS

1965 to present	American Association of Petroleum Geologists
1965 to present	Society of Exploration Geophysicists
1973 to present	Association of Engineering Geologists

PROFESSIONAL EXPERIENCE

<u>July, 1999 to present</u>	Gasch & Associates, Sacramento, California. President, Under his management, Gasch & Associates has performed over 3000 geological and geophysical investigations throughout the continental United States, Alaska, and Central and South America. Mr. Gasch has managed such diverse projects as large earth fill dams, seismic risk analysis, high resolution, 2-D and 3-D, "P" and "shear" wave reflection/refraction seismic surveys, marine sub-bottom profiling, electrical resistivity surveys, electromagnetic surveys and magnetic surveys, ground penetrating radar, vibration and blast monitoring.
<u>Sept. 1997 to June 1999</u>	Spectrum-Gasch Geophysics, Sacramento, California. Chief Geophysicist, Geologist, and Engineering Geologist.
<u>Jan. 1970 to Aug. 1997</u>	Gasch & Associates, Sacramento, California. President.
<u>Dec. 1967 to Dec. 1969</u>	California Division of Mines and Geology, Sacramento, California. Geophysicist and Geologist.
<u>Nov. 1963 to Nov. 1967</u>	California Department of Water Resources, Los Angeles and Sacramento, California. Engineering Geologist and Geologist.

EDUCATIONAL and PROFESSIONAL BACKGROUND

128 Semester units majoring in geology and physics at California State University, Chico.

ORGANIZATIONS

Environmental and Engineering Geophysical Society
American Association Petroleum Geologists
Association of Engineering Geologists
Society of Exploration Geophysicists
California Builders Exchange
National Ground Water Association
International Society of Explosive Engineers

PROFESSIONAL EXPERIENCE

January, 1998 to present

Gasch & Associates, Sacramento, California. Vice-President. Mr. Gasch has managed field crews for acquisition of seismic reflection and refraction data, 2D and 3D Resistivity data, ground penetrating radar, ground magnetics, vibration and blast monitoring. Additional responsibilities include processing, interpreting and drafting of all types of geophysical data and compilation and writing of reports of findings.

June, 1984 to January, 1998

Gasch & Associates, Sacramento, California. Worked as a geophysical and geological field and office technician in the United States, Alaska and Peru, S.A.

Resume: David T. Hagin



EDUCATIONAL and PROFESSIONAL BACKGROUND

Bachelor of Science in Geophysics; University of California, Riverside,
Post Graduate Studies in Geophysics; Three years, University of California,
Riverside.

California Registered Geophysicist No. 1033
California Professional Geologist No. 7896

ORGANIZATIONS

Society of Exploration Geophysicists
Environmental and Engineering Geophysical Society
Association of Engineering Geologists

PROFESSIONAL EXPERIENCE

January, 1999 to present Gasch & Associates, Sacramento,
California - Project Manager. Mr. Hagin has managed
field crews for acquisition of 2D and 3D Resistivity data,
seismic reflection and refraction data, ground magnetics,
ground penetrating radar, vibration and blast monitoring.
Additional responsibilities include processing and drafting
of all types of geophysical data and compilation and
writing of reports.

September, 1992 to
January, 1999 David Hagin Tutoring, Chico, California - Owner.
Provided mathematics and physics tutoring to over 150
college students at various levels and across all
disciplines.

August, 1989 to
August, 1992 Leighton & Associates, Riverside, California Engineering
Geologist. Performed all aspects of fieldwork, lab work,
research and report writing.

Resume: John W. Busby



EDUCATIONAL and PROFESSIONAL BACKGROUND

Bachelor of Science in Geology; Regents College, New York.

California Professional Geologist No. 7306

California Registered Geophysicist No. 1045

California Certified Engineering Geologist No. 2373

ORGANIZATIONS

Association of Engineering Geologists

American Association of Petroleum Geologists

PROFESSIONAL EXPERIENCE

December 2000 to present

Gasch & Associates, Sacramento California
Project Manager. Mr. Busby has managed field surveys for the acquisition of 2D Resistivity , IP, electromagnetic, and ground magnetic data. Additional responsibilities include processing, drafting, compiling information, and writing geological and geophysical reports.

June 1998 to December 2000

Condor Earth Technologies, Sonoma, California.
Staff Geologist and Senior Technician. Participated in Materials testing, Geotechnical and Geophysical Investigations for bridges, roads, homes, commercial sites, schools, hospitals and other public & private contract projects.

May 1984 to May 1998

Reynolds, Busby & Associates, Murphys, California.
Partner. Consulting Geophysical Prospector, Environmental Technician and Petroleum Geologist. Managed domestic and international geophysical, environmental, and petroleum exploration projects.

March 1976 to May 1984

Phoenix Geophysics, Inc., Denver, Colorado.
Geophysical Field Crew Supervisor.

Certificate of Insurance



Gasch & Associates
Engineering Geophysics

ACORD CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 06/16/2005
PRODUCER (916)485-8000 FAX (916)485-1007 Chartwell Surety & Insurance Agency CA Lic #0768459, NV Lic #27394 3301 Watt Avenue, Suite 300 Sacramento, CA 95821		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
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INSURER A: Maryland Casualty Company		
INSURER B: Hartford Insurance Group		
INSURER C:		
INSURER D:		
INSURER E:		

COVERAGES

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INSR ADD'L LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY	PAS 00025843	08/15/2004	08/15/2005	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) \$ 10,000
	GEN'L AGGREGATE LIMIT APPLIES PER:				PERSONAL & ADV INJURY \$ 1,000,000
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				GENERAL AGGREGATE \$ 2,000,000
					PRODUCTS - COMP/OP AGG \$ 2,000,000
B	AUTOMOBILE LIABILITY	57UECTQ0857 DX	12/01/2004	12/01/2005	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	<input checked="" type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	<input checked="" type="checkbox"/> HIRED AUTOS				
	<input checked="" type="checkbox"/> NON-OWNED AUTOS				
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN EA ACC \$
					AUTO ONLY: AGG \$
	EXCESS/UMBRELLA LIABILITY				EACH OCCURRENCE \$
	<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE \$
					\$
	DEDUCTIBLE				\$
	RETENTION \$				\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				E.L. EACH ACCIDENT \$
	If yes, describe under SPECIAL PROVISIONS below				E.L. DISEASE - EA EMPLOYEE \$
	OTHER				E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Evidence of Coverage

Additional Insured as per form attached.

10 DAY NOTICE OF CANCELLATION
APPLIES FOR NON-PAYMENT
OF PREMIUM

CERTIFICATE HOLDER

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CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

John Bolu