VSP Vision care for life

September 20, 2012

RECEIVED
SEP 24 2012
INSURANCE COMMISSIONER
COMPANY SUPERVISION

Kristofer Graap
Holding Company Specialist
State of Washington
Office of the Insurance Commissioner
5000 Capitol Blvd.
Tumwater, WA 98501

RE: 2011 Form B Filing on behalf of registrant Vision Service Plan (NAIC #47317)

Dear Mr. Graap:

Pursuant to your office's letter dated July 17, 2012, subject as above, requesting updated biographical affidavits for the Directors and senior executives of Vision Service Plan (CA), we enclose herewith affidavits for the following individuals:

Richard Steere, Donald Ball, Jr., James Robinson Lynch, Stuart Thomas, Thomas Fessler and Walter Grubbs

As our Directors are geographically dispersed, additional affidavits will follow as soon as possible subject to their availability and to that of our remaining senior executives. We have also engaged a third-party vendor to perform the required independent background investigations and preparation of reports, which will be forwarded to your attention when complete.

Should you have any questions or requests in this matter, please do not hesitate to contact me.

Very truly yours,

MICHAEL DICKEY
Paralegal
Vision Service Plan
Office of the General Counsel
(916) 851-4898
michdi@vsp.com

Enclosures

Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

BIOGRAPHICAL AFFIDAVIT

To the extent permitted by law, this affidavit will be kept confidential by the state insurance regulatory authority.

(Print or Type)

Full Name, Address and telephone number of the present or proposed entity under which this biographical statement is being required (Do Not Use Group Names).

Vision Service Plan, 3333 Quality Drive, Rancho Cordova, CA 95670; (800) 852-7600

In connection with the above-named entity, I herewith make representations and supply information about myself as hereinafter set forth. (Attach addendum or separate sheet if space hereon is insufficient to answer any question fully.) IF ANSWER IS "NO" OR "NONE," SO STATE.

1. Affiant's Full Name (Initials Not Acceptable). Walter Eugene Grubbs
2. a. Are you a citizen of the United States? Yes

   b. Are you a citizen of any other country, if so, what country? No
3. Affiant's Occupation or Profession. Retired
4. Affiant's business address. N/A

   Business telephone. N/A
5. Education and Training:

College/ University	City/State	Dates Attended (MM/YY)	Degree Obtained
Oklahoma Baptist University	Shawnee, OK	09/67 - 05/69	B.A.
Graduate Studies: College/University			
Golden Gate Baptist Seminary	Mill Valley, CA	09/73 - 07/73	M. Div.
Other Training:			Degree/Certification Obtained
None			

(Note: If affiant attended a foreign school, please provide full address and telephone number of the college/university. If applicable, provide the foreign student Identification Number in the space provided in the Biographical Affidavit Supplemental Information.)

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Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

6. List of memberships in professional societies and associations.

Name of Society/Association	Contact Name	Address of Society/Association	Telephone Number of Society/Association
National Association of Corporate Directors	Steven Walker	2001 Pennsylvania Ave. NW Washington DC 20006	202.775.0509

7. Present or proposed position with the applicant entity. Director

8. List complete employment record for the past twenty (20) years, whether compensated or otherwise (up to and including present jobs, positions, partnerships, owner of an entity, administrator, manager, operator, directorates or officerships). Please list the most recent first. Attach additional pages if the space provided is insufficient. It is only necessary to provide telephone numbers and supervisory information for the past ten (10) years.

Beginning/Ending Dates (MM/YY) 07/10 - Present Employer's Name None (Retired)

Address 5015 Filbert Avenue City Fair Oaks State/Province California

Country USA Postal Code 95628 Phone Offices/Positions Held N/A

Supervisor / Contact N/A

Beginning/Ending Dates (MM/YY) 01/09 - 07/10 Employer's Name EMQ Families first

Address 251 Llewellyn Avenue City Campbell State/Province California

Country USA Postal Code 95008 Phone 408.379.3790 Offices/Positions Held Internal Consultant

Supervisor / Contact Darrell Evera (CEO)

Beginning/Ending Dates (MM/YY) 02/06 - 12/08 Employer's Name Families First, Inc.

Address 2100 Fifth Street City Davis State/Province California

Country USA Postal Code 95618 Phone 530.753.0220 Offices/Positions Held CEO

Supervisor / Contact Charles "Chet" Fite (Board Chairman)

Beginning/Ending Dates (MM/YY) 07/93 - 01/06 Employer's Name Vision Service Plan

Address 3333 Quality Drive City Rancho Cordova State/Province California

Country USA Postal Code 95670 Phone 916.851.4690 Offices/Positions Held Vice President

Supervisor / Contact Roger Valine (CEO)

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Applicant Name (Company) Vision Service Plan NAIC: N/A
FEIN: 94-1632821

9. a. Have you ever been in a position which required a fidelity bond? _ Yes If any claims were made on the bond, give details. None

b. Have you ever been denied an individual or position schedule fidelity bond, or had a bond canceled or revoked? If yes, give details. No

10. List any professional, occupational and vocational licenses (including licenses to sell securities) issued by any public or governmental licensing agency or regulatory authority or licensing authority that you presently hold or have held in the past. For any non-insurance regulatory issuer, identify and provide the name, address and telephone number of the licensing authority or regulatory body having jurisdiction over the license (s) issued. If your professional license number is your Social Security Number (SSN) or embeds your SSN or any sequence of more than five numbers that are reasonably identifiable as your SSN, then write SSN for that portion of the professional license number that is represented by your SSN. (For example, "SSN", "12-SSN-345" or "1234-SSN" (last 6 digits)). Attach additional pages if the space provided is insufficient

Organization/Issuer of License None Address

City State/Province Country Postal Code

License Type License # Date Issued (MM/YY)

Date Expired (MM/YY) Reason for Termination

Non-insurance Regulatory Phone Number (if known

Organization /Issuer of License Address

City State/Province Country Postal Code

License Type License # Date Issued (MM/YY)

Date Expired (MM/YY) Reason for Termination

Non-insurance Regulatory Phone Number (if known)

11. In responding to the following, if the record has been sealed or expunged, and the affiant has personally verified that the record was sealed or expunged, an affiant may respond "no" to the question. Have you ever:

a. Been refused an occupational, professional, or vocational license or permit by any regulatory authority, or any public administrative, or governmental licensing agency?
No

b. Had any occupational, professional, or vocational license or permit you hold or have held, been subject to any judicial, administrative, regulatory, or disciplinary action?
No

c. Been placed on probation or had a fine levied against you or your occupational, professional, or vocational license or permit in any judicial, administrative, regulatory, or disciplinary action?
No

d. Been charged with, or indicted for, any criminal offense(s) other than civil traffic offenses? No

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e. Pled guilty, or nolo contendere, or been convicted of, any criminal offense(s) other than civil traffic offenses? No

f. Had adjudication of guilt withheld, had a sentence imposed or suspended, had pronouncement of a sentence suspended, or been pardoned, fined, or placed on probation, for any criminal offense(s) other than civil traffic offenses? No

g. Been subject to a cease and desist letter or order, or enjoined, either temporarily or permanently, in any judicial, administrative, regulatory, or disciplinary action, from violating any federal, state law or law of another country regulating the business of insurance, securities or banking, or from carrying out any particular practice or practices in the course of the business of insurance, securities or banking? No

h. Been, within the last ten (10) years, a party to any civil action involving dishonesty, breach of trust, or a financial dispute? No

i. Had a finding made by the Comptroller of any state or the Federal Government that you have violated any provisions of small loan laws, banking or trust company laws, or credit union laws, or that you have violated any rule or regulation lawfully made by the Comptroller of any state or the Federal Government? No

j. Had a lien or foreclosure action filed against you or any entity while you were associated with that entity? No

If the response to any question above is answered "Yes", please provide details including dates, locations, disposition, etc. Attach a copy of the complaint and filed adjudication or settlement as appropriate.

12. List any entity subject to regulation by an insurance regulatory authority that you control directly or indirectly. The term "control" (including the terms "controlling," "controlled by" and "under common control with") means the possession, direct or indirect, of the power to direct or cause the direction of the management and policies of a person, whether through the ownership of voting securities, by contract other than a commercial contract for goods or non-management services, or otherwise, unless the power is the result of an official position with or corporate office held by the person. Control shall be presumed to exist if any person, directly or indirectly, owns, controls, holds with the power to vote, or holds proxies representing, ten percent (10%) or more of the voting securities of any other person.

None

If any of the stock is pledged or hypothecated in any way, give details. N/A

13. Do [Will] you or members of your immediate family individually or cumulatively subscribe to or own, beneficially or of record, 10% or more of the outstanding shares of stock of any entity subject to regulation by an insurance regulatory authority, or its affiliates? An "affiliate" of, or person "affiliated" with, a specific person, is a person that directly, or indirectly through one or more intermediaries, controls, or is controlled by, or is under common control with, the person specified. If the answer is "Yes", please identify the company or companies in which the cumulative stock holdings represent 10% or more of the outstanding voting securities.

No

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Applicant Name (Company) Vision Service Plan NAIC: N/A
FEIN: 94-1632821

If any of the shares of stock are pledged or hypothecated in any way, give details.

N/A

14. Have you ever been adjudged a bankrupt? No

If yes, provide details.

15. To your knowledge has any company or entity for which you were an officer or director, trustee, investment committee member, key management employee or controlling stockholder, had any of the following events occur while you served in such capacity? If yes, please indicate and give details. When responding to questions (b) and (c) affiant should also include any events within twelve (12) months after his or her departure from the entity.

a. Been refused a permit, license, or certificate of authority by any regulatory authority, or Governmental-licensing agency? No

b. Had its permit, license, or certificate of authority suspended, revoked, canceled, non-renewed, or subjected to any judicial, administrative, regulatory, or disciplinary action (including rehabilitation, liquidation, receivership, conservatorship, federal bankruptcy proceeding, state insolvency, supervision or any other similar proceeding)? No

c. Been placed on probation or had a fine levied against it or against its permit, license, or certificate of authority in any civil, criminal, administrative, regulatory, or disciplinary action? No

Note: If an affiant has any doubt about the accuracy of an answer, the question should be answered in the positive and an explanation provided.

Dated and signed this 5th day of September 2012 at Rancho Cordova, CA 95670
I hereby certify under penalty of perjury that I am acting on my own behalf, and that the foregoing statements are true and correct to the best of my knowledge and belief.

(Signature of Affiant)

State of California County of Sacramento

The foregoing instrument was acknowledged before me this 5th day of Sept., 2012 By Walter Eugene Grubbs, and:

who is personally known to me, or

who produced the following identification: CA DL

[SEAL]

MICHAEL W. DICKEY
COMM #1936662
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. MAY 15, 2015

Notary Public
Michael W. Dickey
Printed Notary Name
5/15/15
My Commission Expires

©2000-2009 National Association of Insurance Commissioners

Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

BIOGRAPHICAL AFFIDAVIT
Supplemental Personal Information

(Print or Type)

To the extent permitted by law, this affidavit will be kept confidential by the state insurance regulatory authority.

Full Name, Address, and telephone number of the present or proposed entity under which this biographical statement is being required (Do Not Use Group Names).

Vision Service Plan, 3333 Quality Drive, Rancho Cordova, CA 95670; (800) 852-7600

1. Affiant's Full Name (Initials Not Acceptable): Walter Eugene Grubbs
2. Have you ever used any other name including nickname, maiden name or aliases? No

If yes, give the reason if any, if none indicate such, and provide the full name(s) and date(s) used.

Beginning/Ending Dates(S) Used (MM/YY)	Name(s)	Reason (If None, indicate such)
/	None	
/		
/		
/		
/		
/		
/		
/		
/		

Note: Dates provided in response to this question may be approximate, except for current address. Parties using this form understand that there could be an overlap of dates when transitioning from one name to another.

3. Affiant's Social Security Number [redacted]
4. Government Identification Number if not a U.S. Citizen N/A
5. Foreign Student ID# (if applicable): N/A
6. Date of Birth: (MM/DD/YY) [redacted] Place of Birth: City Deland
State/Province Florida Country USA

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Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

7. Name of Affiant's Spouse (if applicable) Magda Grubbs

8. List your residences for the last ten (10) years starting with your current address, giving:

Beginning/Ending Dates (MM/YY)	Address	City	State/Province	Country	Postal Code
01/02 - Present	[redacted]	Fair Oaks	California	USA	95628
02/87 - 01/02	[redacted]	Fair Oaks	California	USA	95628

Note: Dates provided in response to this question may be approximate. Parties using this form understand that there could be an overlap of dates when transitioning from one name to another.

Dated and signed this 5th day of September, 20 12 at Rancho Cordova, CA
I certify under penalty of perjury that I am acting on my own behalf, and that the foregoing statements are true and correct to the best of my knowledge and belief.

(Signature of Affiant)

State of California County of Sacramento

The foregoing instrument was acknowledged before me this 5th day of September, 20 12
by Walter Eugene Grubbs, and:

who is personally known to me, or

who produced the following identification: CA DL

[SEAL]

MICHAEL W. DICKEY
COMM. #1936662
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. MAY 15, 2015

Notary Public
Michael W. Dickey
Printed Notary Name
5/15/15
My Commission Expires

Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

DISCLOSURE AND AUTHORIZATION CONCERNING BACKGROUND REPORTS (*All states except California, Minnesota and Oklahoma)*

This Disclosure and Authorization is provided to you in connection with pending or future application(s) of Vision Service Plan **[*insert* company name]**("Company") for licensure or a permit to organize ("Application") with a department of insurance in one or more states within the United States. Company desires to procure a consumer or investigative consumer report (or both)("Background Reports") regarding your background for review by a department of insurance in any state where Company pursues an Application during the term of your functioning as, or seeking to function as, an officer, member of the board of directors or other management representative ("Affiant") of Company or of any business entities affiliated with Company ("Term of Affiliation") for which a Background Report is required by a department of insurance reviewing any Application. Background Reports requested pursuant to your authorization below may contain information bearing on your character, general reputation, personal characteristics, mode of living and credit standing. The purpose of such Background Reports will be to evaluate the Application and your background as it pertains thereto. To the extent required by law, the Background Reports procured under this Disclosure and Authorization will be maintained as confidential.

You may obtain copies of any Background Reports about you from the consumer reporting agency ("CRA") that produces them. You may also request more information about the nature and scope of such reports by submitting a written request to Company. To obtain contact information regarding CRA or to submit a written request for more information, contact Michael Dickey **[*insert* company's designated person, position, or department, address and phone]**.

Attached for your information is a "Summary of Your Rights Under the Fair Credit Reporting Act."

AUTHORIZATION: I am currently an Affiant of Company as defined above. I have read and understand the above Disclosure and by my signature below, I consent to the release of Background Reports to a department of insurance in any state where Company files or intends to file an Application, and to the Company, for purposes of investigating and reviewing such Application and my status as an Affiant. I authorize all third parties who are asked to provide information concerning me to cooperate fully by providing the requested information to CRA retained by Company for purposes of the foregoing Background Reports, except records that have been erased or expunged in accordance with law.

I understand that I may revoke this Authorization at any time by delivering a written revocation to Company and that Company will, in that event, forward such revocation promptly to any CRA that either prepared or is preparing Background Reports under this Disclosure and Authorization. This Authorization shall remain in full force and effect until the earlier of (i) the expiration of the Term of Affiliation, (ii) written revocation as described above, or (iii) twelve (12) months following the date of my signature below.

A true copy of this Disclosure and Authorization shall be valid and have the same force and effect as the signed original.

Walter Eugene Grubbs, [redacted] Fair Oaks, CA 95628
(Printed Full Name and Residence Address)

(Signature) 9/5/12 (Date)

State of California County of Sacramento

The foregoing instrument was acknowledged before me this 5th day of September, 20 12 By Walter Eugene Grubbs, and

who is personally known to me, or

who produced the following identification: CA DL

[SEAL]

MICHAEL W. DICKEY
COMM. #1936662
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. MAY 15, 2015

Notary Public
Michael W. Dickey
Printed Notary Name
5/15/15
My Commission Expires

Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

DISCLOSURE AND AUTHORIZATION CONCERNING BACKGROUND REPORTS (*Minnesota and Oklahoma*)

This Disclosure and Authorization is provided to you in connection with pending or future application(s) of Vision Service Plan **[*insert* company name]**("Company") for licensure or a permit to organize ("Application") with a department of insurance in one or more states within the United States. Company desires to procure a consumer or investigative consumer report (or both)("Background Reports") regarding your background for review by a department of insurance in any state where Company pursues an Application during the term of your functioning as, or seeking to function as, an officer, member of the board of directors or other management representative ("Affiant") of Company or of any business entities affiliated with Company ("Term of Affiliation") for which a Background Report is required by a department of insurance reviewing any Application. Background Reports requested pursuant to your authorization below may contain information bearing on your character, general reputation, personal characteristics, mode of living and credit standing. The purpose of such Background Reports will be to evaluate the Application and your background as it pertains thereto. To the extent required by law, the Background Reports procured under this Disclosure and Authorization will be maintained as confidential.

You may request more information about the nature and scope of Background Reports produced by any consumer reporting agency ("CRA") by submitting a written request to Company. You should submit any such written request for more information, to _____ **[*insert* company's designated person, position, or department, address and phone]**. Michael Dickey, VSP Legal

Attached for your information is a "Summary of Your Rights Under the Fair Credit Reporting Act." You will be provided with a copy of any Background Report procured by Company if you check the box below.

☐ By checking this box, I request a copy of any Background Report from any CRA retained by Company, at no extra charge.

AUTHORIZATION: I am currently an Affiant of Company as defined above. I have read and understand the above Disclosure and by my signature below, I consent to the release of Background Reports to a department of insurance in any state where Company files or intends to file an Application, and to the Company, for purposes of investigating and reviewing such Application and my status as an Affiant. I authorize all third parties who are asked to provide information concerning me to cooperate fully by providing the requested information to CRA retained by Company for purposes of the foregoing Background Reports, except records that have been erased or expunged in accordance with law.

I understand that I may revoke this Authorization at any time by delivering a written revocation to Company and that Company will, in that event, forward such revocation promptly to any CRA that either prepared or is preparing Background Reports under this Disclosure and Authorization. This Authorization shall remain in full force and effect until the earlier of (i) the expiration of the Term of Affiliation, (ii) written revocation as described above, or (iii) twelve (12) months following the date of my signature below.

A true copy of this Disclosure and Authorization shall be valid and have the same force and effect as the signed original.

Walter Eugene Grubbs, [redacted] Fair Oaks, CA 95628
(Printed Full Name and Residence Address)

(Signature) 9/5/12 (Date)

State of California County of Sacramento

The foregoing instrument was acknowledged before me this 5th day of September, 20 12 by Walter Eugene Grubbs, and

who is personally known to me, or

who produced the following identification: CA DL

[SEAL]

MICHAEL W. DICKEY
COMM #1936662
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. MAY 15, 2015

Notary Public
Michael W. Dickey
Printed Notary Name
5/15/15
My Commission Expires

Applicant Name (Company) Vision Service Plan

NAIC: N/A
FEIN: 94-1632821

DISCLOSURE AND AUTHORIZATION CONCERNING BACKGROUND REPORTS (*California*)

This Disclosure and Authorization is provided to you in connection with a pending application of Vision Service Plan **[*insert* company name]**("Company") for licensure or a permit to organize ("Application") with a department of insurance in one or more states within the United States. Company desires to procure a consumer or investigative consumer report (or both)("Background Reports") regarding your background for review by any department of insurance in such states where Company is currently pursuing an Application, because you are either functioning as, or are seeking to function as, an officer, member of the board of directors or other management representative ("Affiant") of Company or of any business entities affiliated with Company ("Term of Affiliation") for which a Background Report is required by a department of insurance reviewing any Application. Background Reports will be obtained through AON Risk Services, 199 Water Street, New York, NY 10038 **[*insert* name of CRA, address]**("CRA"). Background Reports requested pursuant to your authorization below may contain information bearing on your character, general reputation, personal characteristics, mode of living and credit standing. The purpose of such Background Reports will be to evaluate the Application and your background as it pertains thereto. To the extent required by law, the Background Reports procured under this Disclosure and Authorization will be maintained as confidential.

You may request more information about the nature and scope of Background Reports produced by any consumer reporting agency ("CRA") by submitting a written request to Company. You should submit any such written request for more information, to Michael Dickey, VSP Legal **[*insert* company's designated person, position, or department, address and phone]**.

Attached for your information is a "Summary of Your Rights Under the Fair Credit Reporting Act." You will be provided with a copy of any Background Report procured by Company if you check the box below.

☐ By checking this box, I request a copy of any Background Report from any CRA retained by Company, at no extra charge.

Under section 1786.22 of the California Civil Code, you may view the file maintained on you by the CRA listed above. You may also obtain a copy of this file, upon submitting proper identification and paying the costs of duplication services, by appearing at the CRA in person or by mail; you may also receive a summary of the file by telephone. The CRA is required to have personnel available to explain your file to you and the CRA must explain to you any coded information appearing in your file. If you appear in person, you may be accompanied by one other person of your choosing, provided that person furnishes proper identification.

AUTHORIZATION: I am currently an Affiant of Company as defined above. I have read and understand the above Disclosure and by my signature below, I consent to the release of Background Reports to a department of insurance in any state where Company files or intends to file an Application, and to the Company, for purposes of investigating and reviewing such Application and my status as an Affiant. I authorize all third parties who are asked to provide information concerning me to cooperate fully by providing the requested information to CRA retained by Company for purposes of the foregoing Background Reports, except records that have been erased or expunged in accordance with law.

I understand that I may revoke this Authorization at any time by delivering a written revocation to Company and that Company will, in that event, forward such revocation promptly to any CRA that either prepared or is preparing Background Reports under this Disclosure and Authorization. In no event, however, will this authorization remain in effect beyond twelve (12) months following the date of my signature below.

A true copy of this Disclosure and Authorization shall be valid and have the same force and effect as the signed original.

Walter Eugene Grubbs, [redacted] Fair Oaks, CA 95628
(Printed Full Name and Residence Address)

(Signature) 9/5/12 (Date)

State of California County of Sacramento

The foregoing instrument was acknowledged before me this 5th day of September, 20 12 by Walter Eugene Grubbs, and

who is personally known to me, or
who produced the following identification: CA DL

[SEAL]

MICHAEL W. DICKEY
COMM #1936662
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. MAY 15, 2015

Notary Public
Michael W. Dickey
Printed Notary Name
5/15/15
My Commission Expires

Vision Service Plan 94-1632821

Biographical Affidavit
Continuation Page
Walter Eugene Grubbs

Item 8. Employment

Dates: 07/78 – 07/93
Employer's Name: First Interstate Bank (acquired by Wells Fargo Bank)
Address: 420 Montgomery Street, San Francisco, CA 94104 (Wells Fargo Corporate Office)
Offices/Positions Held: Vice President
Supervisor: Dan Eitingon

Extremely Urgent

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- To qualify for the Letter UPS Express Envelopes

Note: Express Envelopes containing sensitive pers or cash equivalent.

MICHAEL DICKEY
916-851-4898
VSP HQ1
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RANCHO CORDOVA CA 95670

0.3 LBS LTR 1 OF 1

SHIP TO:
KRISTOFER GRAAP
STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER
5000 CAPITOL BLVD.
TUMWATER WA 98501-4426

WA 985 0-01

UPS 2ND DAY AIR 2
TRACKING #: 1Z E67 818 02 9721 7737

BILLING: P/P

Cost Code: 10101601

STATE OF WASHINGTON
5000 CAPITOL BLVD SE
TUMWATER WA 98501-4426

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[redacted]

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