



**Report on Controls Placed In Operation in Accordance
with the Statement on Auditing Standards Number 70
As of September 15, 2006**

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I. Independent Service Auditor's Report

MOSS ADAMS LLP

SharperLending, LCC
4315 South Scott Street
Spokane, Washington 99203

To the Management of SharperLending, LLC

We have examined the accompanying description of controls related to the XpertOnline, SharperLending and associated services of SharperLending, LLC (SharperLending) in Spokane, Washington. Our examination included procedures to obtain reasonable assurance about whether: (1) the accompanying description presents fairly, in all material respects, the aspects of SharperLending's controls that may be relevant to a user organization's internal control as it relates to an audit of financial statements, (2) the controls included in the description were suitably designed to achieve the control objectives specified in the description, if those controls were complied with satisfactorily and user organizations applied the controls contemplated in the design of SharperLending's controls and (3) such controls had been placed in operation as of September 15, 2006. The control objectives were specified by the management of SharperLending. Our examination was performed in accordance with standards established by the American Institute of Certified Public Accountants and included those procedures we considered necessary in the circumstances to obtain a reasonable basis for rendering our opinion.

We did not perform procedures to determine the operating effectiveness of controls for any period. Accordingly, we express no opinion on the effectiveness of any aspects of SharperLending's controls, individually or in aggregate.

In our opinion, the accompanying description of the aforementioned controls presents fairly, in all material respects, the relevant aspects of SharperLending's controls that had been placed in operation as of September 15, 2006. Also, in our opinion, the controls, as described, are suitably designed to provide reasonable assurance that the specified control objectives would be achieved if the described controls were complied with satisfactorily and user organizations applied the controls contemplated in the design of SharperLending's controls.

The description of controls at SharperLending is as of September 15, 2006. Any projection of such information to the future is subject to the risk that, because of change, the description may no longer portray the controls in existence. The potential effectiveness of the specific controls at SharperLending is subject to inherent limitation and, accordingly, errors or fraud may occur and not be detected. Furthermore, the projection of any conclusions, based on our findings, to future periods is subject to the risk that changes may alter the validity of such conclusions.

This report is intended solely for the information and use of the management of SharperLending, its users, and the independent auditors of its users and is not intended to be and should not be used by anyone other than these specified parties.

MOSS ADAMS LLP

Spokane, Washington
September 22, 2006

II. Overview of SharperLending

Summary of SharperLending Business

SharperLending, LLC was founded in 1989 by David A. Black and is headquartered in Spokane, Washington. It is the first company to offer a complete browser-based mortgage credit reporting system on the Internet. The Company's proven technology has processed more than 40 million secure credit-related mortgage transactions with more than 800 million trade lines. SharperLending, LLC is staffed with 42 employees and has three divisions under its corporate umbrella: SharperLending Bundled Services Division, the bundled services platform; SharperLending Affiliated Credit Division, technology for the credit reporting industry; and EPN Solutions, the loan origination product packaging division.

Products and Services Descriptions

Products:

- XpertOnline – online, secure application serving the credit information management industry.
- SharperLending – online, secure application serving the entire mortgage/bundled services industry.
- Over 30 LOS interfaces.
- Flood Certifications/Determinations.
- AVM (Automated Valuation Model).
- Appraisals.
- Title.
- Document Preparation.
- Closing Services.
- Alternative Lien Position Products (MLR, Property Plus).

Services:

- Free private labeling/private branding.
- Technical support.
- Complete online training center for all products.

Control Environment, Risk Assessment, and Monitoring

Set forth in Figure 1 is the organization chart for SharperLending at September 15, 2006.

SharperLending, LLC
September 2006

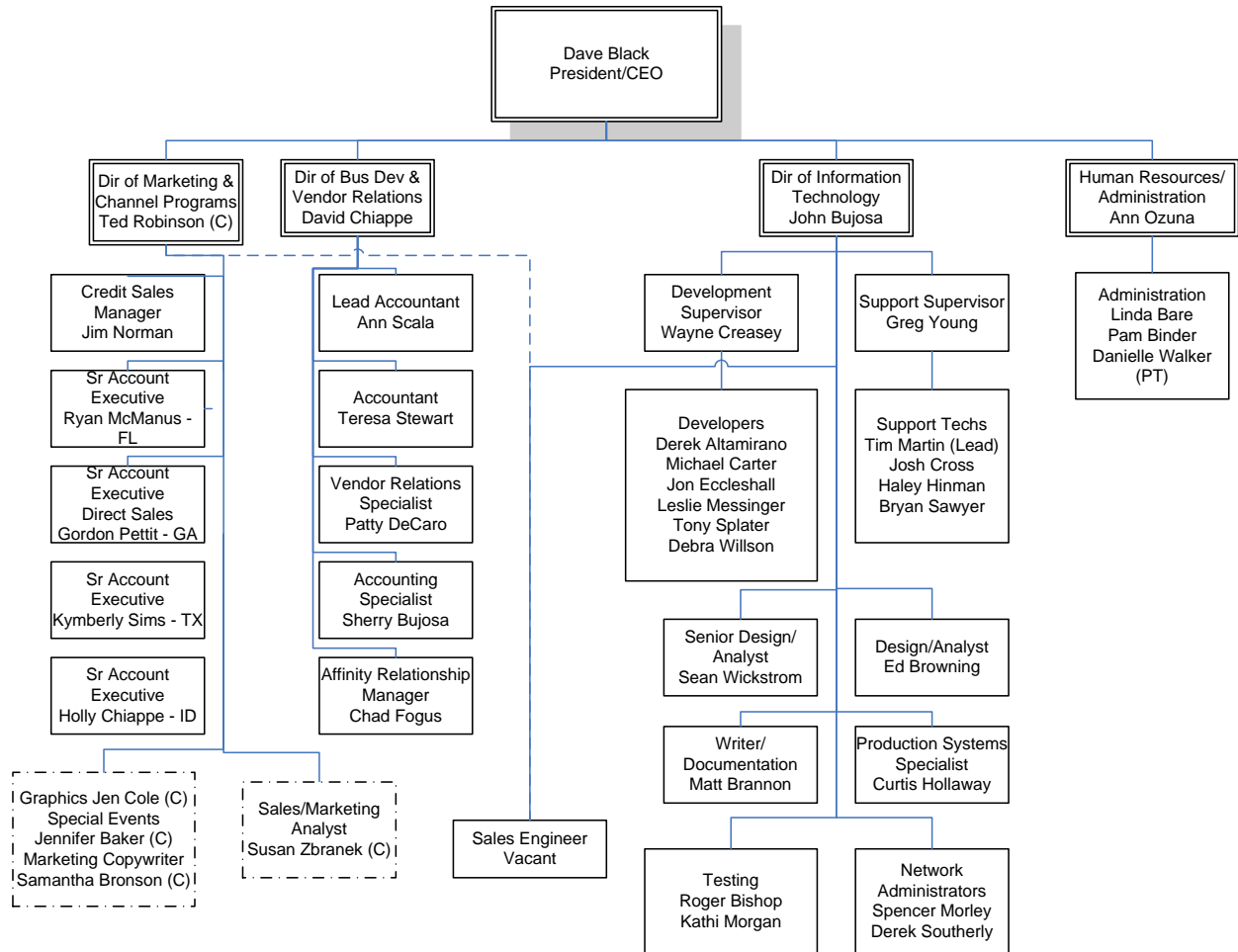


Figure 1

SharperLending's Management Team:

David Black, President

David Black is a pioneer in the mortgage information services industry. In the mid 1980's, he developed financial information systems for several industries and municipalities, including the credit reporting industry, automating mortgage credit reporting for a number of repository bureau affiliates. A visionary in the credit reporting business, Mr. Black has helped evolve industry from earlier DOS days to current online application service providing (ASP) world. He has been lead developer, president, and CEO of Synergistic Software Systems since its inception, growing it into a national provider of mortgage credit reporting technology, processing in excess of 600,000 credit reports per month in its secure, online data centers.

In 1995, Mr. Black co-founded ACRAnet, a centralization of credit reporting providers. ACRAnet now has seven credit branches across the country and has successfully bridged into appraisal management and title services.

Mr. Black recognized and was an early adopter of the offerings of bundled services in the mortgage industry. In 2001, he refocused Synergistic from its credit roots to bundled service providing technology. He founded and manages SharperLending, LLC, a bundled service technology company, as well as EPN Solutions, LLC, a multi vendor relations company securing relationships with over 30 mortgage service providers.

John Bujosa, Director of Information Technology and Administration

John Bujosa joined the SharperLending team in August 2003 as the Director of Information Technology and Administration. His responsibilities in the area of information technology include the management of all areas of technology within SharperLending to include development, testing, solution center, documentation, and networking. Mr. Bujosa has over 35 years of experience in the technology field, with over 20 of those years in management. Five of those years in the technology field included management of the human resource and accounting departments, in addition to information technology.

Mr. Bujosa has Associates degrees in Computer Science, Accounting, and Human Relations. He is past President of the Data Processing Management Association, Hewlett-Packard Users Group, and Jesuit College Technology Group.

David Chiappe, Director of Business Development

David Chiappe joined the SharperLending team in July 2003 as the Director of Business Development with an emphasis on service providers. His responsibilities include service provider relations, contract negotiations, and oversight of accounting and finance as they relate to the platform. Mr. Chiappe's past employment functions include Project Management, National Sales Management, and GSA contract administration and negotiation.

Mr. Chiappe received his undergraduate Marketing degree from Eastern Washington University in 1996 and received his Jurist Doctorate from Santa Clara University in 1999.

Ted Robinson, Director of National Sales and Channel Programs

Edward "Ted" Robinson joined the SharperLending team in December 2002 as the Director of Marketing and Channel Programs. In this position, Mr. Robinson is responsible for SharperLending's relationships with over 100 resellers nationwide. In addition to ensuring continued revenue growth at SharperLending, Mr. Robinson's team of channel managers gather product requirements to aid in the development of future versions of the SharperLending and Xpert Online platforms. He also oversees all of SharperLending's marketing and public relations activities. Prior to joining SharperLending, Mr. Robinson held executive positions with IDEXX Labs (NASDAQ: IDXX), Webb Interactive (NASDAQ: WEBB), BroadVision (NASDAQ: BVSN), and U S WEST.

Mr. Robinson is a graduate of Montana State University and a participant in the University of Denver's Executive MBA program. Mr. Robinson lives in Spokane, Washington, and enjoys skiing, traveling, cooking, music and spending time with his wife and four children.

Control Environment

Operations are under the direction of the president and the management team. A variety of policies and procedures tailored specifically for the business allows the staff of 42 to understand the requirements of their positions and their responsibilities. Management actively monitors the progress of all projects and tasks and helps guide activities to meet the Company's objectives. The management team meets frequently to discuss strategic opportunities and provide updates on various activities throughout the Company.

There are several functional areas:

- Development: Performs application and development services for all new features and enhancements as well as perform application maintenance.
- Testing: Performs application and regressive tests for the various applications developed.
- Systems Group: Consists of three major functions:
 - Technical Support: Supports end users in all aspects of their use of the application system including research and resolution of identified problems.
 - Networking: Designs, supports, and maintains the network infrastructure and all security aspects of that infrastructure.
 - Production/Operations: Monitors system utilization and addresses performance issues and capacity planning.
- Documentation: Performs all updates to application and user documentation. Performs various functional tests of application that assists in the documentation process. Provides customers with notices in the form of bulletins that alerts them of upcoming features and enhancements.
- Sales and Pre-Sales: This area consists of Sales staff and Business Development staff that provide a variety of sales and business relationship efforts.
- Human Resources: Performs various human resource functions in support of staff recruitment and retention.

Risk Assessment

SharperLending utilizes CyberTrust, an independent security firm that assists in identifying risks associated with infrastructure and network security vulnerabilities that could affect the Company's ability to provide reliable and secure processing for its clients. The SharperLending Executive Team meets regularly to discuss risks.

Monitoring

SharperLending management and supervisory personnel monitor the quality of internal control performance as a normal part of their activities. To assist in this monitoring and performance evaluation, SharperLending implemented a quarterly Goals and Objectives program, which assists in goal setting and performance monitoring.

Information Systems

The production applications supporting the SharperLending's products and services are developed and maintained in the Microsoft.NET environment, using C# as the programming language. SharperLending's production processing platforms include several Intel Pentium processors on Dell racked servers running Windows 2002 and 2003. The networking infrastructure consists of a variety of CISCO firewalls, routers, and switches. Commercial off-the-shelf software such as Microsoft IIS servers, Microsoft SQL server, Active Reports, Crystal Reports/SQL Reporting Services, and MSSQL 2000, are used in support of web services, web applications, message queuing, directory services, and other applications.

The Company utilizes a Tier 1 facility in Phoenix, Arizona, which offers state-of-the-art facilities and is designed with various measures to detect, prevent, and control fire and other destructive forces within each of its data centers. The facility is secured and utilizes an active generator system to back up its power source.

SharperLending utilizes Iron Mountain for offsite storage of electronic media. Daily, weekly, and monthly backup tapes are stored offsite in their environmentally controlled, security monitored, and fire-protected facility.

III. Description of Operations and Controls

A. Organization Structure and Staffing

1. Segregation of Duties

Control Objective – Senior management will structure the organization to provide appropriate segregation of duties.

Officers of the Company, including the Executive Team, are directly involved in and oversee the Company’s overall operation including the major areas of Information Technology, Sales, and Business Relationships. The Executive Team consists of the President and three directors: director of business development, director of sales, and the director of information technology, each with many years of experience in their respective areas of responsibilities.

SharperLending employs a staff of 42, 21 of which are Information Technology personnel. There are four major departments within the Information Technology Division, which includes Development, Testing, Documentation, and the Systems Group. The Systems Group incorporates Technical Support, Networking, and Production Support teams. Each of these groups is separately managed and reports to the director of information technology.

SharperLending effectively assigns authority and responsibilities throughout the organization. Authority and responsibility are documented in employee job descriptions and reviewed periodically to ensure that employee duties are commensurate with management’s expectations. Management ensures that all employees have the required skills to manage the authority and responsibility that is delegated to them. With this delegation, there are effective monitoring systems in place. SharperLending, LLC focuses on ensuring that each department has adequate staffing to ensure that all duties are completed in accordance with Company goals and management’s expectations.

2. Job Descriptions

Control Objective – Formal job descriptions will be maintained for each function that accurately describes the requirements and responsibilities for the position.

Job descriptions are in place for all full-time employees that describe each position’s function and the duties involved. Each key position in the organization is identified and is adequately backed up by another qualified staff member. Job descriptions include reporting structure, essential duties and responsibilities, and knowledge, skills and abilities required to perform the job functions. Revision dates are also included in the job description documentation to assist in keeping the documents current.

3. Recruiting and Hiring

Control Objective – Controls are in place to manage the recruiting and hiring process to ensure that candidates are effectively screened and evaluated and only the best candidates are hired.

SharperLending has established procedures for hiring new employees. The procedures include a checklist of steps to be performed. The Company's recruiting efforts are effective and result in hiring competent and trustworthy people. All SharperLending job applicants must complete a Company employment application form and sign consent forms for background checks and drug testing.

As a part of the hiring practices, the Human Resource department conducts an initial screening and evaluation of the job candidates in accordance with the job posting and documented job descriptions. A credit check and a multi-point background search that includes previous employment, education, social security verification, developed references, and criminal history, are completed and reviewed prior to making an offer. In more technical positions, the candidate is tested for specific technical knowledge and skill levels and is often interviewed by members of that specific department. Drug testing is then required of applicants, once an offer has been made, as a condition of employment. Failure to successfully complete any of these requirements will eliminate the applicant from consideration for employment.

4. Terminations

Control Objective – Controls are in place to ensure that access to information technology systems is promptly removed and appropriate staff is notified when an employee is terminated.

Upon termination, Network Administration is alerted and the terminated employee's access to all organization owned and operated systems are removed. In most cases, the network administrators are alerted prior to the employee being terminated to prevent any possible malicious activities.

B. Policies, Procedures, and Oversight

1. Policies and Procedures

Control Objective – Controls provide reasonable assurance that the organization’s information technology policies and procedures are formal, standardized, current, accurate, and properly communicated to employees.

A variety of controls and documents exist to ensure information technology procedures follow a formal, industry accepted process. Employees have access to policies that cover passwords, email, remote access, acceptable use, information disclosure, sensitive information disposal, access control, and security procedures. A variety of other policies, procedures, and guidelines are also included in the employee manual. A copy of the employee manual is given to every employee during new employee orientation.

Upon hire, new employees attend an orientation program to familiarize themselves with the policies, procedures, and practices of the Company. Adherence to ethical standards is addressed in the employee manual, which is distributed to each employee and is reinforced by department or team supervisors.

2. Manage and Monitor the Information Technology Function

Control Objective – Appropriate measures are in place to adequately manage and monitor the status of all Information Technology functions within the

SharperLending’s management and supervisory personnel monitor the quality of internal control performance as a normal part of their activities. To assist in this monitoring and performance evaluation, SharperLending implemented a quarterly Goals and Objectives program, which assists in goal setting and performance monitoring.

Senior management meets weekly to discuss events and issues that are facing SharperLending, LLC. Management works to deploy and improve the Company’s use of technology and product development. Major initiatives and technology changes/enhancements are reviewed and approved by the management team. Relevant information from these meetings is communicated by each director down to other employees in regularly scheduled departmental and team meetings. SharperLending holds monthly Company-wide meetings to update the employees on the Company’s major initiatives and projects.

III. Description of Operations and Controls

SharperLending utilizes CyberTrust, an independent security firm that assists in identifying risks associated with infrastructure and network security vulnerabilities that could affect the Company's ability to provide reliable and secure processing for its clients.

The Executive Team oversees all areas of the Company and has oversight over major Information Technology initiatives including development and strategic efforts relating to the planning and use of Information Technology. Several committees and teams are in use to support the planning and operational efforts within Information Technology (IT). These groups include:

- SharperLending Advisory Committee: Comprised of selected clients and business owners who meet on a quarterly basis to advise and make recommendations to the management team from SharperLending on both the SharperLending bundled services platform as well as the XpertOnline mortgage credit reporting system. The objectives of the committee are as follows:
 - Provide market feed back about the technology applications for bundled services and mortgage credit reporting.
 - Provide market feedback on the product suite on the bundled services platform.
 - Competitive intelligence gathering and strategy input (both platforms).
 - Feature/functionality prioritization input for both XpertOnline as well as the SharperLending bundled services platform.
 - Review of Beta test results and discussion of future Beta tests.
- Task Review Committee (TRC): Comprised of staff from the Testing, Development, Support, and Sales departments, with clients selected on their level of usage and expertise. TRC meets on a weekly basis to evaluate various requests that are submitted via Support, Sales, or other avenues to ensure that only those tasks and projects that are validated and that could enhance the platform, fulfill global clients' needs, and provide new feature opportunities, are worked on.
- System Response Team: Comprised of members of the Networking, Production, Development, Testing, and Support departments and is activated on demand when issues of increased severity arise that require immediate. The team reports to the director of information technology and is responsible for isolating and/or resolving found issues in the fastest, most reliable manner.
- IT Roundtable: The purpose of this group is to discuss tasks and activities within the IT areas to ensure open communication between the various IT departments. Department leads and supervisors are a part of this weekly open meeting.

3. Monitor Employee Performance

Control Objective – Employees’ performance is monitored to ensure expectations are being met.

SharperLending has a standard annual employee review process as well as quarterly goals and objectives which are incentive-based. Each manager or supervisor meets with each of their subordinates to develop individual quarterly goals and objectives and throughout the quarter conducts periodic reviews of those objectives. Information concerning an employee’s performance is documented through the performance evaluation process. Information security end user agreements for all Company employees are completed and retained on file in Human Resources. This is coupled with information security training that helps reaffirm the importance of security when working with sensitive customer and consumer information. Credit checks, drug tests and criminal background checks are performed for all new hires. Employees in sensitive positions, such as programmers and technical support positions, are screened for experience as well.

All employees are encouraged to keep their knowledge and skill levels current, and a small reimbursement stipend is provided to each employee after completion of the respective training course.

C. Physical and Environmental Controls

1. Physical Access

Control Objective – Controls provide reasonable assurance of the physical protection of computer equipment and storage media from access by unauthorized

Computer and network equipment is located at the Sterling Network Services collocation facility in Phoenix, Arizona. Sterling Network Solutions is a managed data center service providing guaranteed 100% uptime. SharperLending computer and network equipment is housed in a private, secured steel cage that resides within the Sterling Network Solutions data center. Access to computer and networking equipment must be authorized by the director of information technology or the President/CEO of SharperLending, LLC. The only individuals currently authorized to have access to the equipment in the collocation facility are the President/CEO, director of information technology, and the two network administrators. Any contracted support or repair personnel required in the server area where the equipment is stored are only escorted into the area by authorized personnel. All visitors to the facility are required to sign in. Access to the facility is controlled by card key access and biometrics. Physical security is provided by manned security. Cameras are located at entry points, elevators, as well as in each individual data centers.

2. Environmental Controls

Control Objective – Controls provide reasonable assurance that an environmentally controlled area is maintained for computer equipment that will prevent damage to the systems.

Each of the collocation centers housing computer and/or networking equipment is temperature, climate, and particulate controlled, and protected by fire suppression systems which meet Arizona fire code standards. Each data center is equipped with redundant power feeds. Should a power failure occur, each location is equipped with two uninterruptible power supply (UPS) systems located on critical equipment including the HVAC system, and two generators that are configured to start in parallel. Iron Mountain, a facility that is environmentally controlled, monitored for security, and equipped with a variety of fire suppressant systems, is utilized for offsite storage of the daily, weekly, and monthly tape backups. A backup site is located in Spokane, Washington, should the need occur to switch over from the primary location. Each of the environment controls is tested at least quarterly.

CyberTrust conducted their site inspection and has certified the site as meeting their requirements.

3. Business Continuity

Control Objective – Backup and redundancy controls are in place to reduce the possibility of data loss and increase availability of the systems.

Each night a full backup is performed on the SharperLending application servers. The Network Administrator is responsible for verifying daily that all backup jobs were completed successfully. The software used to perform backups, Symantec Backup Exec, is configured to alert designated staff in the event of backup failures that the software can identify. There are documented policies and procedures that define what will be backed up, how to configure and perform backups, and how often they will be performed.

Data is backed up to tapes in a tape library device. The tape library is located in the secured racks at the Sterling Network Services facility. Once a week, the backup tapes are transferred offsite for storage by SharperLending's secure offsite storage vendor, Iron Mountain. Backup data is maintained for three years.

Redundant Microsoft Windows 2000/2003 servers are in place for continued application functionality in the case of hardware/software failure.

D. Logical Access Controls

1. Logical Access Controls

<p><i>Control Objective</i> – Logical access to programs and data is limited to properly authorized individuals.</p>
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Logical access is established and designed to restrict access to production servers, databases, and system files. The network administrators are responsible for the overall security of the system and they, along with the production system specialist and the support services supervisor compose the systems group whose overall responsibility is to monitor, detect, and respond to any unauthorized attempts to the system or the databases. System monitoring and paging is in place for critical system issues and notifications.

General access allows only basic user functions needed to complete transactions specific to the job function as authorized by user management and limited through logon credentials. Sensitive or system level commands and functions are authorized only to a few selected staff in system administrative capacities.

Firewall architecture restricts external access to SharperLending's network. Redundant industry standard firewalls protect the application servers from unauthorized access from the Internet. A network intrusion detection system is used to monitor for unauthorized access attempts and, when identified, to automatically respond and prevent disruption of services. The Company also utilizes Secure Socket Layer (SSL) to web servers, 3DES encryption on VPNs. SharperLending uses standard SSL 128-bit encrypted communication for obtaining information in ordering forms and returning any sensitive data to clients.

SharperLending, LLC has a contract with an independent security consulting firm to regularly access our network and check for network security vulnerabilities. The information technology systems are certified annually by the International Computer Security Association (ICSA) standard, TruSecure, and approved by all three of the national credit repositories.

E. Application Software Controls

1. Application Software Controls

<p><i>Control Objective</i> – New applications being developed and changes to existing applications are properly authorized, tested, approved, implemented, and documented.</p>

The Systems Development Life Cycle (SDLC) methodology is used to develop new applications and to modify existing applications. In addition, programming standards are in place that addresses naming conventions, data definitions, and overall coding approach to be used in the development process.

There are several methods in place for requesting and proposing new major projects and for requesting changes to existing applications. On the XpertOnline platform, the Task Review Committee is responsible for reviewing and validating requests, then making a recommendation of the top five requests that should be considered for development. On the SharperLending platform, an Advisory Committee discusses and proposes major projects and enhancements. In addition to the above methods, clients will also request enhancements via the Support Services (Help Desk) department. All major projects and enhancements are evaluated and discussed by the Executive Team, prioritized based on customer and business needs, and submitted to the Development department. A team of senior developers and the information technology director review each project to determine how the project might be accomplished, the size and composition of the project team, and when a kick-off meeting can be scheduled.

At present, all tasks and projects are recorded, tracked, and managed within Outlook. Each task includes the change/enhancement being requested, the reason for enhancement, date of request, due date, information support or validating the request, and requestor(s). Ongoing notations from the requestor, development, testing, and others involved in the task and/or project are also maintained in the task.

Microsoft SourceSafe is used to store, monitor, and maintain all source code and finalized project plans. Any access to or changes to program files are recorded. Developers cannot change applications in the production environment, but instead utilize a check-out process in SourceSafe to make their changes in the development environment.

After the required changes are made by the assigned developer and brief unit testing is performed, the application code is assigned to another developer that conducts a code-review to ensure the application follows the prescribed standards and that the objective of the request is met. Passing this, the code is then sent to the Testing Department for more thorough unit and regressive testing. Some of this testing is performed by individual testers, while the bulk of it is done in a group testing environment. Group testing consists of testers, developers, sales engineer, selected sales staff, and support personnel.

Prior to rolling out the application(s) and feature(s), the writer creates user documentation as well as prepares the appropriate bulletins for customer notification.

2. System Configuration Controls

<p><i>Control Objective</i> – Server and network system configurations are documented, and changes to systems are approved, tested and documented in accordance with company policies and procedures.</p>

Critical production systems are documented in a manner that would allow them to be recreated in the case of failure. System setup documentation is maintained by the network administrators and quarterly audits are performed to examine the documentation.

Change logs on each production server document the changes made to the configuration of the server. Entries are made by a technician at the time the change is made. If the configuration change is to be a permanent one, the change log entry is also amended to the server's build documentation.

Network diagrams are updated as infrastructure components are changed throughout the network. These diagrams are also audited quarterly.

Stored configuration files for network infrastructure equipment are updated immediately following any changes made to the equipment's live running configuration by means of TFTP transfer.

All infrastructure changes are documented in the infrastructure change log (router change log). After making a change, the current configuration is saved to flash and the infrastructure configuration directory. The previous configuration is backed up in the infrastructure configuration directory. Whenever possible, TFTP is used to transfer the configuration to the infrastructure configuration directory. Whenever possible, changes are mocked up in a lab environment before deployment. After deployment, testing of key production connectivity and functionality is performed.

IV. Other Information Provided by the Service Organization

Disaster Recovery Planning

SharperLending has developed a disaster recovery/continuity plan to reduce the potential impact to information technology systems from a disaster. An internal risk analysis was performed to identify systems that were considered either risk Level I or risk Level II. Risk Level I systems were identified as critical systems that must be restored within two hours of when they fail. Risk Level II system were identified as essential systems that must be restored within 24 to 72 hours.

Disaster recovery planning documentation includes:

- Definition of critical resources.
- Specification of response team members and team membership.
- Plan initiation procedures in the event of a disaster.
- System prioritization and restoration guidance.
- Post plan initiation assessment, etc.
- Maintenance of the plan.

An alternate processing facility is available in Spokane, Washington, in the event that the Sterling Network Services facility experiences a disaster. All necessary, infrastructure is available in the Spokane facility to support recovery of operations in that location.