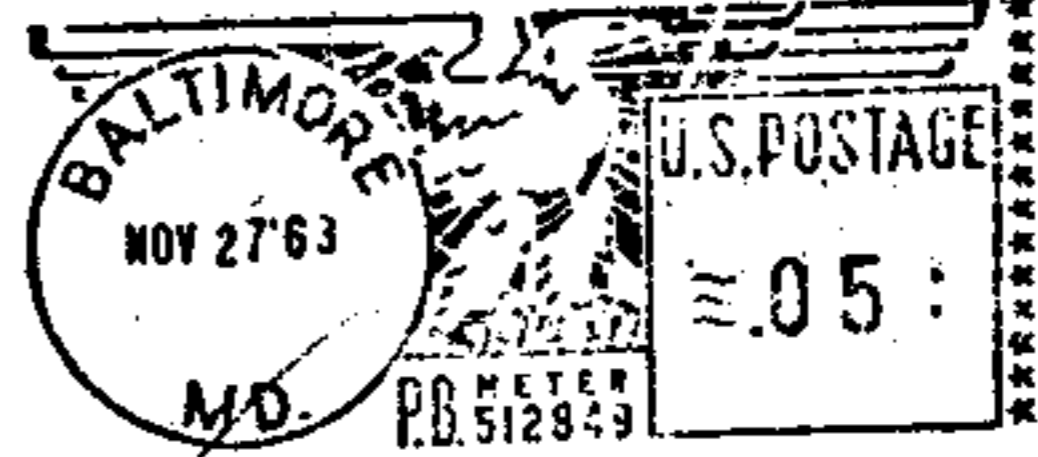


ATLANTIC FEDERAL SAVINGS AND LOAN ASSOCIATION
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Mr. Jack Ruby,
c/o Dallas Jail,
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