# WARNING NAUGHTY LIST

THIS CERTIFICATE IS TO INFORM YOU THAT

IS IN DANGER OF BEING PLACED ON SANTA'S NAUGHTY LIST THERE'S STILL TIME TO GET ON SANTA'S NICE LIST. YOU MUST CHANGE YOUR BEHAVIOR RIGHT AWAY!

good Luck!

Santa Claus

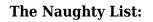
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# **The Naughty List**

**JA Banks** 



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