



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on 1-2-98 by STEPHANIE R. HETTRICK.



(Seal, if any)

Janet Osalvo  
(Signature of notarial officer)  
Notary Public in and for State of Nevada

LENDER ACKNOWLEDGMENT

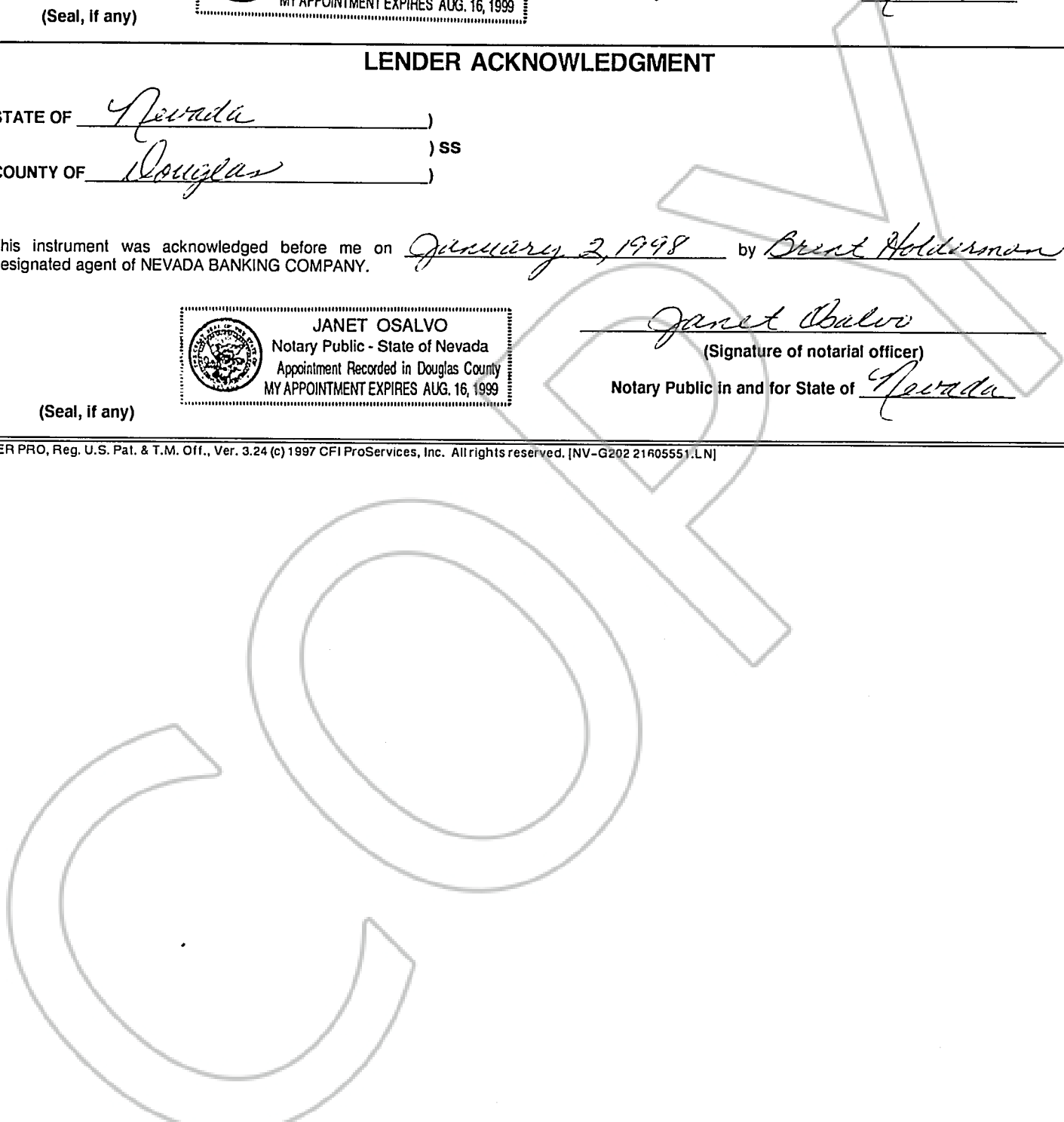
STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on January 2, 1998 by Brent Holderman as designated agent of NEVADA BANKING COMPANY.



(Seal, if any)

Janet Osalvo  
(Signature of notarial officer)  
Notary Public in and for State of Nevada



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DOUGLAS CO., NEVADA

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