

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada)
) SS
COUNTY OF Douglas)

This instrument was acknowledged before me on 7-7-99 by Nancy K. Sharp.



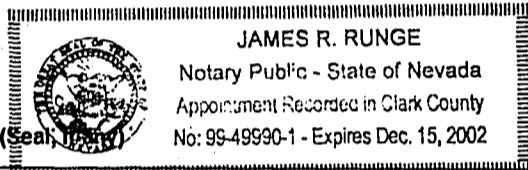
(Seal, if any)

Wendy Stegemann
(Signature of notarial officer)
Notary Public in and for State of Nevada

LENDER ACKNOWLEDGMENT

STATE OF Nevada)
) SS
COUNTY OF Clark)

This instrument was acknowledged before me on 7-7-99 by Ray Knox as designated agent of U.S. BANK NATIONAL ASSOCIATION.



(Seal, if any)

James R. Runge
(Signature of notarial officer)
Notary Public in and for State of Nevada

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IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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