



IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the day first above written.

ATTEST

ATLANTIC MORTGAGE & INVESTMENT CORPORATION

Renee Oglesby  
Renee Oglesby, Assistant Secretary

Lynn Dilts  
Lynn Dilts, Assistant Vice President

STATE OF FLORIDA

COUNTY OF DUVAL

On this the 10th day of April, 2000, before me, the undersigned Notary Public and for said County and State, personally appeared Lynn Martin Dilts and Renee Oglesby personally known to me to be the persons who executed the within instrument as Assistant Vice President and Assistant Secretary of the corporation that executed the within Instrument pursuant to its by-laws or a resolution of board of directors.

My Commission Expires:

Isolene B. Jones  
Notary Public

NOTARY PUBLIC STATE OF FLORIDA  
ISOLENE B. JONES  
COMMISSION # CC 764726  
EXPIRES 08-04-2002  
BONDED THRU 1-888-NOTARY1

Mortgagors:

Fred Geraci  
Fred Geraci

Wanda Geraci  
Wanda Geraci

Carol See Tai Geraci  
Carol See Tai Geraci  
Jeff Geraci  
Jeff Geraci

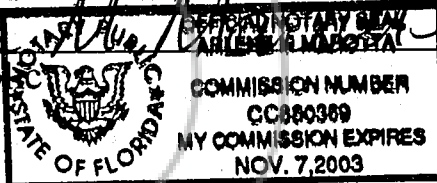
Jeff Geraci

STATE OF

COUNTY OF

On this the 14 day of April, 2000, before me, the undersigned Notary Public and for said County and State, personally appeared Fred Geraci, Wanda Geraci, Carol See Tai Geraci, and Jeff Geraci, who I am satisfied are the persons named in and who executed the within instrument, and thereupon they acknowledged that they signed, sealed and delivered the same as their act and deed, for the purposes therein expressed.

My Commission Expires:

Arlene M. Marotta  
Notary Public  


Assuming Grantees:

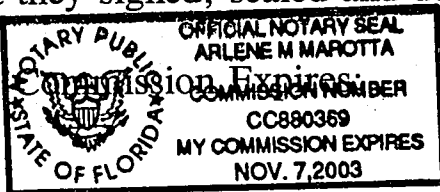
Jeff Geraci  
Jeff Geraci

Fred Geraci  
Fred Geraci  
STATE OF

Wanda Geraci  
Wanda Geraci  
COUNTY OF

On this the 14 day of April, 2000, before me, the undersigned Notary Public and for said County and State, personally appeared Jeff Geraci, Fred Geraci, and Wanda Geraci who I am satisfied are the persons named in and who executed the within instrument, and thereupon they acknowledged that they signed, sealed and delivered the same as their act and deed, for the purposes therein expressed.

My Commission Expires:



Arlene M. Marotta  
Notary Public

This document was prepared by and should be returned to: Guy Reid, Atlantic Mortgage & Investment

0495190

BK0700PG0216

✓ Jeffrey Geraci  
512 NW 104th Ave  
Plantation FL 33324

COPY

0495190

BK0700P60217

REQUESTED BY  
Jeffrey Geraci  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 JUL -3 PM 12:52

LINDA SLATER  
RECORDER

\$ 9.00 PAID KJ DEPUTY