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A.P.N. 1320-26-002-025
Mail Tax Statements & Recording to:
Mr. & Mrs. James E. Halsey
P.O. Box 953
Minden, Nevada 89423

ABSTRACT AND CERTIFICATION OF TRUST

The undersigned hereby certify that on November 27, 2002, they created a revocable estate planning trust. This trust is known as "THE JAMES AND FRANKI HALSEY TRUST, dated November 27, 2002," James E. Halsey and Franki L. Halsey, Trustors and Trustees.

THE PARTIES FURTHER DECLARE AND CERTIFY AS FOLLOWS:

Description of Trust

The parties hereto desire to confirm the establishment of a revocable trust on November 27, 2002, and amendments thereto, for the benefit of the Trustors (as husband and wife) and containing *inter alia* the following provisions:

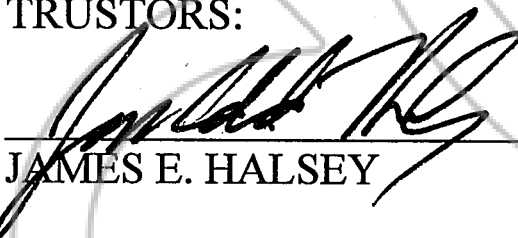
1. The Trustors are designated as the Trustees to serve until both of their deaths, resignations or incompetence.
2. Upon the removal of both original Trustees, the Successor Trustee is designated as Teresa M. Duffy. If, for any reason, Teresa M. Duffy shall fail to qualify or cease to act as trustee, then Joseph P. Duffy is designated to act as alternate Successor Trustee.
3. Upon the death of either Trustor, the surviving spouse is vested with a life income from Trusts A and B, and the Trustee may invade principal for the benefit of the surviving spouse as determined by an ascertainable standard. It is intended that Trust B qualify for the marital deduction under Internal Revenue Code Section 2056.)
4. Any Trustee/Trustor has the power and authority to manage and control, buy, sell and transfer the Trust property, in such manner as the Trustee may deem advisable, and shall have, enjoy and exercise all powers and rights over and concerning said property and the proceeds thereof as fully and amply as though said Trustee were the absolute and unqualified owner of same, including the power to grant, bargain, sell and convey, encumber and hypothecate, real and

personal property, and the power to invest in corporate obligations of every kind, stocks, preferred or common, and to buy stocks, bonds and similar investments on margin or other leveraged accounts, except to the extent that such management would cause inclusion of an irrevocable trust in the estate of a Trustee.


5. Upon the death of both trustors, the Trust estate shall be distributed to those named beneficiaries according to the terms of the Trust.
6. The Trustees during their lifetimes, or the surviving Trustee, may pay to or apply for the benefit such amounts from the principal of the Trust Estate up to the whole thereof as the Trustees or the surviving Trustee may from time to time deem necessary or advisable.
7. While both Trustors/Trustees survive, they will use their own Social Security Numbers as tax identification numbers on all accounts held in the name of the Trust
8. The situs of the Trust is the State of Nevada.
9. The Trust contains a spendthrift provision.
10. The use of this Abstract of Trust is for convenience only and the Trust is solely controlled as to provisions and interpretations, and any conflict between this abstract and the Trust shall be decided in favor of the Trust.

IN WITNESS WHEREOF, the parties have hereto executed this Abstract of Trust this date: November 27, 2002.

TRUSTORS:

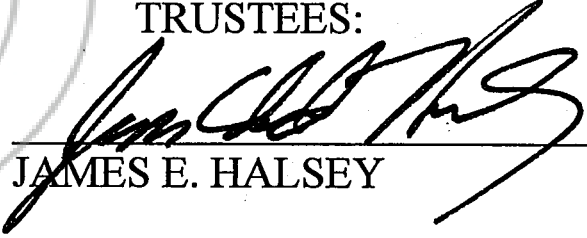


JAMES E. HALSEY



FRANKI L. HALSEY

TRUSTEES:



JAMES E. HALSEY



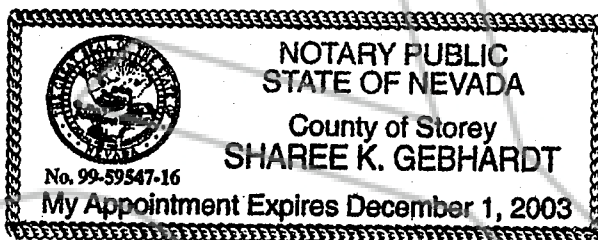
FRANKI L. HALSEY

ACKNOWLEDGMENT

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On this 27th day of November, 2002, before me, a Notary Public, personally appeared James E. Halsey; personally known to me to be the person who executed the above instrument, and acknowledged that he executed it for the purposes set forth therein.

Sharee K. Gebhardt
NOTARY PUBLIC

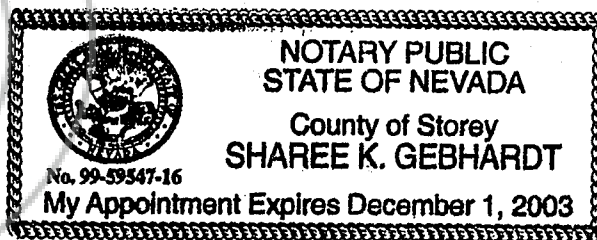


ACKNOWLEDGMENT

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On this 27th day of November, 2002, before me, a Notary Public, personally appeared Franki L. Halsey; personally known to me to be the person who executed the above instrument, and acknowledged that she executed it for the purposes set forth therein.

Sharee K. Gebhardt
NOTARY PUBLIC



REQUESTED BY
Evan Beavers & Associates
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC -2 PM 12: 27

LINDA SLATER
RECORDER

\$ 16.00 PAID KS DEPUTY

Evan Beavers & Associates, P.C.
1650 HWY 395, Ste. 101
Minden, NV 89423
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