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WHEN RECORDED, MAIL TO:
* ASSOCIATED ESCROW COMPANY
6925 UNION PARK CENTER #445
MIDVALE, UT 84047

Associated Title 7414707
07/16/1999 04:37 PM 26.00
NANCY WORKMAN
SPACE ABOVE THIS LINE FOR RECORDERS SALT LAKE COUNTY, UTAH
ASSOCIATED TITLE
BY: ARG, DEPUTY - WI 7 P.

[Space Above This Line For Recording Data]

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 19 day of May, 1999, between _____

SHERMAN R. SCHORZMAN and LAURA G. SCHORZMAN, _____

as TRUSTOR, whose address is 2494 EAST MURRAY HOLLOWAY ROAD

ASSOCIATED TITLE COMPANY, a Utah corporation, as TRUSTEE, and _____

PRUDENTIAL RELOCATION MANAGEMENT, as BENEFICIARY,

WITNESSES: That Trustor CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described

property, situated in SALT LAKE County, State of Utah:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

COURTESY RECORDING

This document is being recorded solely as a courtesy and an accommodation to the parties named herein. Associated Title Company hereby expressly disclaims any responsibility or liability for the accuracy or the content thereof.

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto belonging, now or hereafter used or enjoyed with said property, or any part thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits.

For the Purpose of Securing:

- (1) Payment of the indebtedness evidenced by a promissory note of even date hereof in the principal sum of \$50,000.00, made by Trustor, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof.
- (2) The performance of each agreement of Trustor herein contained; (3) the payment of such additional loans or advances as hereafter may be made to the Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust; and (4) the payment of all sums expended or advanced by Beneficiary under or pursuant to the terms hereof, together with interest thereon as herein provided.

To Protect The Security of This Deed of Trust, Trustor Agrees:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon; to comply with all laws, covenants and restrictions affecting said property; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general; and, if the loan secured hereby or any part hereof is being obtained for the purpose of financing construction of improvements on said property Trustor further agrees:

- (a) To commence construction promptly and to pursue same with reasonable diligence to completion in accordance with plans and specifications satisfactory to Beneficiary, and
- (b) To allow Beneficiary to inspect said property at all times during construction.

Trustee, upon presentation to it of an affidavit signed by Beneficiary, setting forth facts showing a default by Trustor under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon hereunder.

2. To provide and maintain insurance, of such type or types and amounts as Beneficiary may require, on the improvements now existing or hereafter erected or placed on said property. Such insurance shall be carried in companies approved by Beneficiary, who may make proof of loss, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Beneficiary, instead of to Trustor and Beneficiary jointly, and the insurance proceeds, or any part thereof, may be applied by Beneficiary, at its option, to the reduction of the indebtedness hereby secured or to restoration or repair of the property damaged. In the event that the Trustor shall fail to provide satisfactory hazard insurance, the Beneficiary may procure, on the Trustor's behalf, insurance in favor of the Beneficiary alone. If insurance cannot be secured by the Trustor to provide the required coverage, this will constitute an act of default under the terms of Deed of Trust.

3. To deliver to, pay for and maintain with Beneficiary until the indebtedness secured hereby is paid in full, such evidence of title as Beneficiary may require, including abstracts of title or policies of title insurance and any extensions or renewals thereof or supplements thereto.

4. To appear in and defend any action or proceeding purporting to affect the security hereof, the title to said property, or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to appear in or defend any such action or proceeding, to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum incurred by Beneficiary or Trustee.

5. To pay at least 10 days before delinquency all taxes and assessments affecting said property, including all assessments upon water company stock and all rents, assessments and charges for water, appurtenant to or used in connection with said property; to pay, when due, all encumbrances, charges, and liens with interest, on said property or any part thereof, which at any time appear to be prior or superior hereto; to pay all costs, fees, and expenses of this Trust.

6. To pay to Beneficiary monthly in advance, an amount, as estimated by Beneficiary in its discretion, sufficient to pay all taxes and assessments affecting said property, and all premiums on insurance therefor, as and when the same shall become due.

7. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or, Trustee without obligation to do so and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: Make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; commence, appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest, or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and in exercising any such powers, incur any liability, expend whatever amounts in its absolute discretion it may deem necessary therefor, including cost of evidence of title, employ counsel, and pay his reasonable fees.

8. To pay immediately and without demand all sums expended hereunder by Beneficiary or Trustee, with interest from date of expenditure at the rate of 0 % per annum until paid, and the repayment thereof shall be secured hereby.

9. To pay to Beneficiary a "late charge" of not to exceed five cents (5) for each One Dollar (\$1.00) of each payment due hereunder or due pursuant to the aforesaid promissory note of even date hereof which is more than fifteen (15) days in arrears. This payment shall be made to cover the extra expense involved in handling delinquent payments.

IT IS MUTUALLY AGREED THAT:

10. Should said property or any part thereof be taken or damaged by reason of any public improvement or condemnation proceeding, or damaged by fire, or earthquake, or in any other manner, Beneficiary shall be entitled to all compensation, awards, and other payments or relief therefor, and shall be entitled at its option to commence, appear in and prosecute in its own name, any action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, awards, damages, rights of action and proceeds, including the proceeds of any policies of fire and other insurance affecting said property, are hereby assigned to Beneficiary, who may, after deducting therefrom all its expenses, including attorney's fees, apply the same on any indebtedness secured hereby. Trustor agrees to execute such further assignments of any compensation, award, damages, and rights of action and proceeds as Beneficiary or Trustee may require.

11. At any time and from time to time upon written request of Beneficiary, payment of its fees and presentation of this Deed of Trust and the note for endorsement (in case of full reconveyance, for cancellation and retention) without affecting the liability of any person for the payment of the indebtedness secured hereby, and without releasing the interest of any party joining in this Deed of Trust, Trustee may (a) consent to the making of any map or plat of said property; (b) join in granting any easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Deed of Trust or the lien or charge thereof; (d) grant any extension or modification of the terms of this loan; (e) reconvey, without warranty, all or any part of said property. The grantee in any reconveyance may be described as "the person or persons entitled thereto", and the recitals therein of any matters or facts shall be conclusive proof of the truthfulness thereof. Trustor agrees to pay reasonable trustee's fees for any of the services mentioned in this paragraph.

12. As additional security, Trustor hereby assigns to Beneficiary, during the continuance of these trusts, all rents, issues, royalties, and profits of the property affected by this Deed of Trust and of any personal property located thereon. Until Trustor shall default in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, Trustor shall have the right to collect all such rents, issues, royalties, and profits earned prior to default as they become due and payable. If Trustor shall default as aforesaid, Trustor's right to collect any of such moneys shall cease and Beneficiary shall have the right, with or without taking possession of the property affected hereby, to collect all rents, royalties, issues, and profits. Failure or discontinuance of Beneficiary of the right, power, and authority to collect the same. Nothing contained herein, nor the exercise of the right by Beneficiary to collect, shall be, or be construed to be, an affirmation by Beneficiary of any tenancy, lease or option, nor an assumption of liability under, nor a subordination of the lien or charge of this Deed of Trust to any such tenancy, lease or option.

13. Upon any default by Trustor hereunder, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court (Trustor hereby consenting to the appointment of Beneficiary as such receiver), and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in its own name sue for or otherwise collect said rents, issues, and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine.

14. The entering upon and taking possession of said property, the collection of such rents, issues, and profits, or the proceeds of fire and other insurance policies, or compensation or awards for any taking or damage of said property, and the application or release thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

15. The failure on the part of beneficiary to promptly enforce any right hereunder shall not operate as a waiver of such right and the waiver by Beneficiary of any default shall not constitute a waiver of any other or subsequent default.

16. Time is of the essence hereof. Upon default by Trustor in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, all sums secured hereby shall immediately become due and payable at the option of Beneficiary. In the event of such default, Beneficiary may execute or cause Trustee to execute a written notice of default and of election to cause said property to be sold to satisfy the obligations hereof, and Trustee shall file such notice for record in each county wherein said property or some part or parcel thereof is situated. Beneficiary also shall deposit with Trustee, the note and all documents evidencing expenditures secured hereby.

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17. After the lapse of such time as may be required by law following the recordation of said and notice of default and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property on the date and at the time and place designated in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Trustor to direct the order in which such property, if consisting of several known lots or parcels, shall be sold), at public auction to the highest bidder, the purchase price payable in lawful money of the United States at the time of sale. The person conducting the sale may, for any cause he deems expedient, postpone the sale from time to time until it shall be completed and, in every such case, notice of postponement shall be given by public declaration thereof by such person at the time and place last appointed for the sale; provided, if the sale is postponed for longer than one day beyond the day designated in the notice of sale, notice thereof shall be given in the same manner as the original notice of sale. Trustee shall execute and deliver to the purchaser its deed conveying said property so sold, but without any covenant of warranty, express or implied. The recitals in the Deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Beneficiary, may bid at the sale. Trustee shall apply the proceeds of the sale to payment of (1) the costs and expenses of exercising the power of sale and of the sale, including the payment of the Trustee's and attorney's fees; (2) cost of any evidence of title procured in connection with such sale and revenue stamps on Trustee's Deed; (3) all sums expended under the terms hereof, not then repaid, with accrued interest at 0 % per annum from date of expenditure; (4) all other sums then secured hereby; and (5) the remainder, if any, to the person or persons legally entitled thereto, or the Trustee, in its discretion, may deposit the balance of such proceeds with the County Clerk of the county in which the sale took place.

18. Trustor agrees to surrender possession of the hereinabove described Trust property to the Purchaser at the aforesaid sale, immediately after such sale, in the event such possession has not previously been surrendered by Trustor.

19. Upon the occurrence of any default hereunder, Beneficiary shall have the option to declare all sums secured hereby immediately due and payable and foreclose this Deed of Trust in the manner provided by law for the foreclosure of mortgages on real property and Beneficiary shall be entitled to recover in such proceedings all costs and expenses incident thereto, including a reasonable attorney's fee in such amount as shall be fixed by the court.

20. Beneficiary may appoint a successor trustee at any time by filing for record in the office of the County Recorder of each county in which said property or some part thereof is situated, a substitution of trustee. From the time the substitution is filed for record, the new trustee shall succeed to all the powers, duties, authority and title of the trustee named herein or of any successor trustee. Each such substitution shall be executed and acknowledged, and notice thereof shall be given and proof thereof made, in the manner provided by law.

21. This Deed of Trust shall apply to, inure to the benefit of, and bind all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. All obligations of Trustor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, including any pledgee, of the note secured hereby. In this Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

22. Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party, unless brought by Trustee.

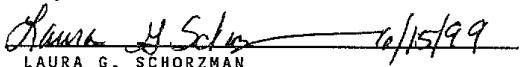
23. This Deed of Trust shall be construed according to the laws of the State of Utah.

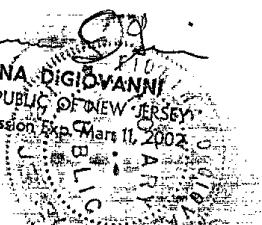
24. The undersigned Trustor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

Signature of Trustor

 6-15-99

SHERMAN R. SCHORZMAN

 LAURA G. SCHORZMAN 6/15/99


FIORINA DIGIOVANNI
NOTARY PUBLIC OF NEW JERSEY
My Commission Exp. March 11, 2002

NEW JERSEY
STATE OF UTAH
COUNTY OF Somerset

SHERMAN R.

On this 12 day of July, 1999 personally appeared before SCHAEZMAN

Laura Schaezman the signer(s) of the foregoing instrument, who duly acknowledged to me
that THEY HAVE executed the same.

My Commission Expires July 15, 2000
NOTARY PUBLIC, State of New Jersey
My Commission Expires May 15, 2001

Notary Public

Residing in: Kendall City, Mo

STATE OF UTAH
>)
>)ss.
COUNTY OF
>)

On the _____ day of _____, A.D. 19____ personally appeared before me _____
_____ and _____, who being by me duly sworn did say, each for
himself, that he, the said _____ is the _____ President, and he,
the, said _____ is the _____ Secretary
of _____, and that the within and foregoing instrument was signed in
behalf of said corporation by authority of its Board of Directors, and said _____
_____ and _____
each duly acknowledged to me that said corporation executed the same and that the seal affixed the seal of said
corporation.

Notary Public

My Commission Expires

Residing at: _____

Do Not Record

REQUEST FOR FULL RECONVEYANCE

(To be used only when indebtedness secured hereby has been paid in full)

TO

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within
Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust has been fully paid
and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms
of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said
Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to
the parties designated by the terms of said Deed of Trust all the estate now held by you thereunder.

Dated _____, 19_____

Mail reconveyance to _____

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E X H I B I T A

LEGAL DESCRIPTION

The land referred to is situated in Salt Lake, and is described as follows:

PARCEL 1:

BEGINNING AT A POINT 77 RODS EAST AND NORTH 30 DEGREES 45 MINUTES 00 SECONDS WEST 20.5 RODS AND NORTH 35 DEGREES 46 MINUTES 00 SECONDS WEST 8.70 FEET AND NORTH 65 DEGREES 11 MINUTES 00 SECONDS EAST 241.65 FEET AND NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 89.67 FEET AND NORTH 65 DEGREES 00 MINUTES 00 SECONDS EAST 20.01 FEET AND NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 96.16 FEET AND NORTH 67 DEGREES 20 MINUTES 18 SECONDS EAST 13.41 FEET TO THE POINT OF BEGINNING FROM THE SOUTH QUARTER CORNER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 18.69 FEET TO A POINT ON AN OLD FENCE LINE; THENCE NORTH 65 DEGREES 54 MINUTES 30 SECONDS EAST 86.41 FEET ALONG SAID OLD FENCE LINE TO A FENCE CORNER; THENCE SOUTH 21 DEGREES 58 MINUTES 00 SECONDS EAST ALONG SAID OLD FENCE LINE 20.79 FEET; THENCE SOUTH 67 DEGREES 20 MINUTES 18 SECONDS WEST 84.60 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

BEGINNING AT A POINT 77 RODS EAST AND NORTH 30 DEGREES 45 MINUTES WEST 20.5 RODS AND NORTH 35 DEGREES 46 MINUTES WEST 8.70 FEET AND NORTH 65 DEGREES 11 MINUTES EAST 241.65 FEET AND NORTH 27 DEGREES 04 MINUTES WEST 89.67 FEET AND NORTH 65 DEGREES 00 MINUTES EAST 20.01 FEET TO THE TRUE POINT OF BEGINNING FROM THE SOUTH QUARTER CORNER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 27 DEGREES 04 MINUTES WEST 152.67 FEET; THENCE NORTH 65 DEGREES 00 MINUTES EAST 13.38 FEET; THENCE SOUTH 27 DEGREES 04 MINUTES EAST 57.06 FEET; THENCE NORTH 67 DEGREES 20 MINUTES 18 SECONDS EAST 88.50 FEET TO THE WEST BOUNDARY OF THE ALLYN J. FORSMAN, ETUX, PROPERTY BY WARRANTY DEED NO. 1658057, IN BOOK 1620, PAGE 561 OF THE SALT LAKE COUNTY RECORDS; THENCE SOUTH 22 DEGREES 45 MINUTES EAST 92.00 FEET ALONG THE WEST BOUNDARY OF SAID PROPERTY; THENCE SOUTH 65 DEGREES 00 MINUTES WEST 94.75 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THE FOLLOWING DESCRIBED RIGHT OF WAY:

BEGINNING AT A POINT LOCATED 77.00 RODS EAST AND NORTH 30 DEGREES 45 MINUTES WEST 20.50 RODS; AND NORTH 35 DEGREES 46 MINUTES WEST 8.70 FEET AND NORTH 65 DEGREES 11 MINUTES EAST 241.65 FEET AND NORTH 27 DEGREES 04 MINUTES WEST 89.67 FEET TO THE TRUE POINT OF BEGINNING; FROM THE SOUTH QUARTER CORNER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 27 DEGREES 04 MINUTES WEST 219.94 FEET TO THE SOUTH BOUNDARY LINE OF 4800 SOUTH STREET; THENCE NORTH 65 DEGREES 00 MINUTES EAST ALONG SAID LINE 20.01 FEET; THENCE SOUTH 27 DEGREES 04 MINUTES EAST 219.24 FEET, MORE OR LESS TO A POINT BEING NORTH 65 DEGREES EAST 20.01 FEET FROM THE POINT OF BEGINNING; THENCE SOUTH 65 DEGREES 00 MINUTES WEST 20.01 FEET TO THE POINT OF BEGINNING.

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ORDER NO. 237549

E X H I B I T A

LEGAL DESCRIPTION

LESS AND EXCEPTING FROM PARCEL 2 DESCRIBED ABOVE THE FOLLOWING DESCRIBED PROPERTY:

BEGINNING AT A POINT 77 RODS EAST AND NORTH 30 DEGREES 45 MINUTES 00 SECONDS WEST 20.50 RODS AND NORTH 35 DEGREES 46 MINUTES 00 SECONDS WEST 8.70 FEET AND NORTH 65 DEGREES 11 MINUTES 00 SECONDS EAST 241.65 FEET AND NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 89.67 FEET AND NORTH 65 DEGREES 00 MINUTES 00 SECONDS EAST 25.01 FEET TO THE TRUE POINT OF BEGINNING FROM THE SOUTH QUARTER CORNER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, AND RUNNING THENCE NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 18.74 FEET; THENCE NORTH 65 DEGREES 18 MINUTES 06 SECONDS EAST 86.52 FEET TO AN OLD FENCE LINE; THENCE SOUTH 21 DEGREES 58 MINUTES 00 SECONDS EAST 21.31 FEET ALONG SAID OLD FENCE LINE; THENCE SOUTH 65 DEGREES 00 MINUTES 00 SECONDS WEST 84.60 FEET TO THE POINT OF BEGINNING.

ALSO,

LESS AND EXCEPTING FROM PARCEL 2 ANY OF THE SUBJECT PROPERTY WHICH MAY LIE WITHIN THE BOUNDS OF THE FOLLOWING:

BEGINNING AT A POINT ON AN OLD FENCE LINE 77 RODS EAST AND NORTH 30 DEGREES 45 MINUTES 00 SECONDS WEST 20.50 RODS AND NORTH 35 DEGREES 46 MINUTES 00 SECONDS WEST 8.70 FEET AND NORTH 65 DEGREES 11 MINUTES 00 SECONDS EAST 241.65 FEET AND NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 22.54 FEET TO THE TRUE POINT OF BEGINNING FROM THE SOUTH QUARTER CORNER OF SECTION 3, TOWNSHIP 2 SOUTH, RANGE 1 EAST, SALT LAKE BASE AND MERIDIAN, SAID POINT OF BEGINNING ALSO BEING NORTH 65 DEGREES 45 MINUTES 00 SECONDS EAST ALONG THE MONUMENT LINE 1158.60 FEET AND SOUTH 27 DEGREES 04 MINUTES 00 SECONDS EAST 329.57 FEET FROM THE SALT LAKE COUNTY MONUMENT LOCATED AT THE INTERSECTION OF MURRAY-HOLLADAY ROAD AND HOLLADAY BOULEVARD, AND RUNNING THENCE NORTH 27 DEGREES 04 MINUTES 00 SECONDS WEST 85.13 FEET; THENCE NORTH 63 DEGREES 18 MINUTES 06 SECONDS EAST 111.52 FEET TO AN OLD FENCE LINE; THENCE SOUTH 21 DEGREES 58 MINUTES 00 SECONDS EAST ALONG SAID OLD FENCE LINE 90.03 FEET TO A FENCE CORNER; THENCE SOUTH 65 DEGREES 50 MINUTES 30 SECONDS WEST ALONG SAID OLD FENCE LINE 103.65 FEET TO THE POINT OF BEGINNING.

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ORDER NO. 237549