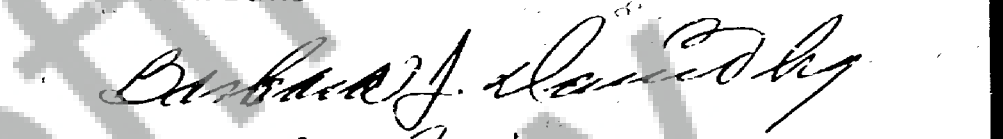


4.9 CAPTION AND SCHEDULES. Captions given to the various Sections herein are for convenience only and are not intended to modify or affect the meaning of any of the substantive provisions hereof.

IN WITNESS WHEREOF, Declarant has executed this instrument this 4th day of November, 1991.


K.H. Davis

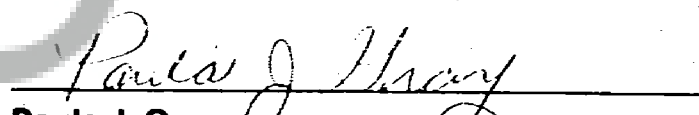


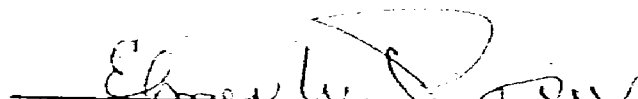
Barbara J. Davis

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P. Savoy
GARY H. OLSON


Wm. Don Gray


Paula J. Gray


Elmer W. Poser