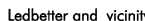
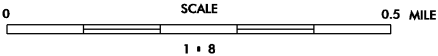


REVISED
1/1/96 BCH
7/1/97
1/1/98
8/6/98
1/1/99 LM
3/31/99 LM
3/29/01 JDH
6/06/01 JDH
3/27/03 JDH



RICHMOND COUNTY

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