



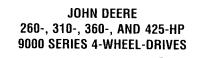
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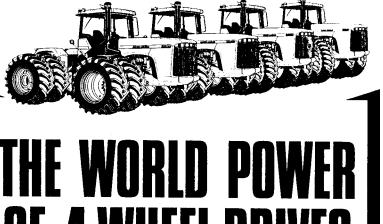
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AmFirst Bank ag pages - 3x4.5 sent to gdl

March 18-24, 2001









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