KESS & ASSOCIATES INC

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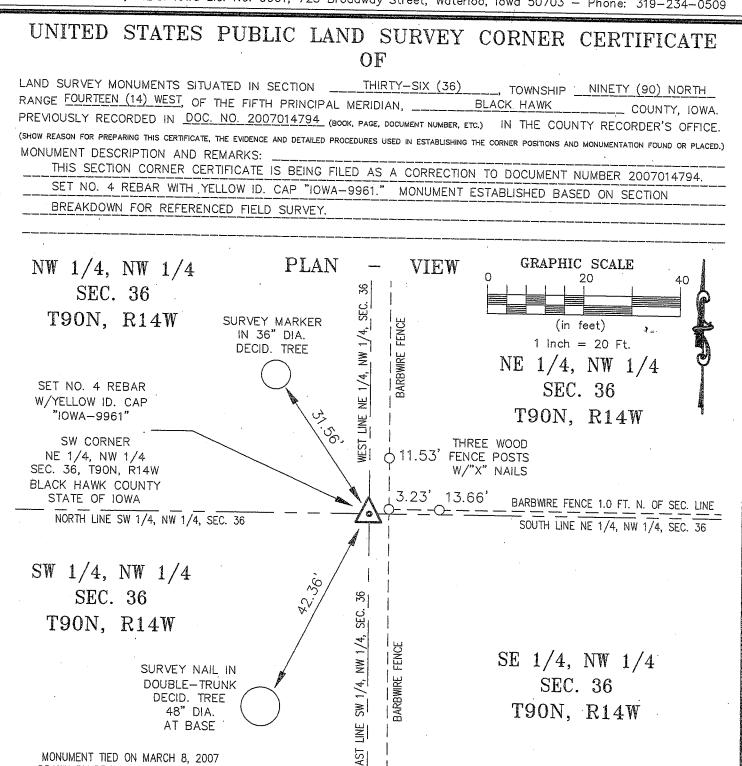
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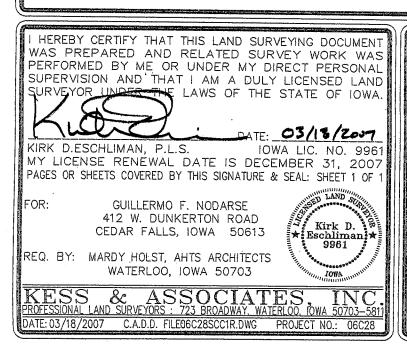
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Kirk D. Eschliman, P.L.S. Iowa Lic. No. 9961, 723 Broadway Street, Waterloo, Iowa 50703 — Phone: 319—234—0509





DRAWN BY BENJAMIN J. YOUNG-KENT

