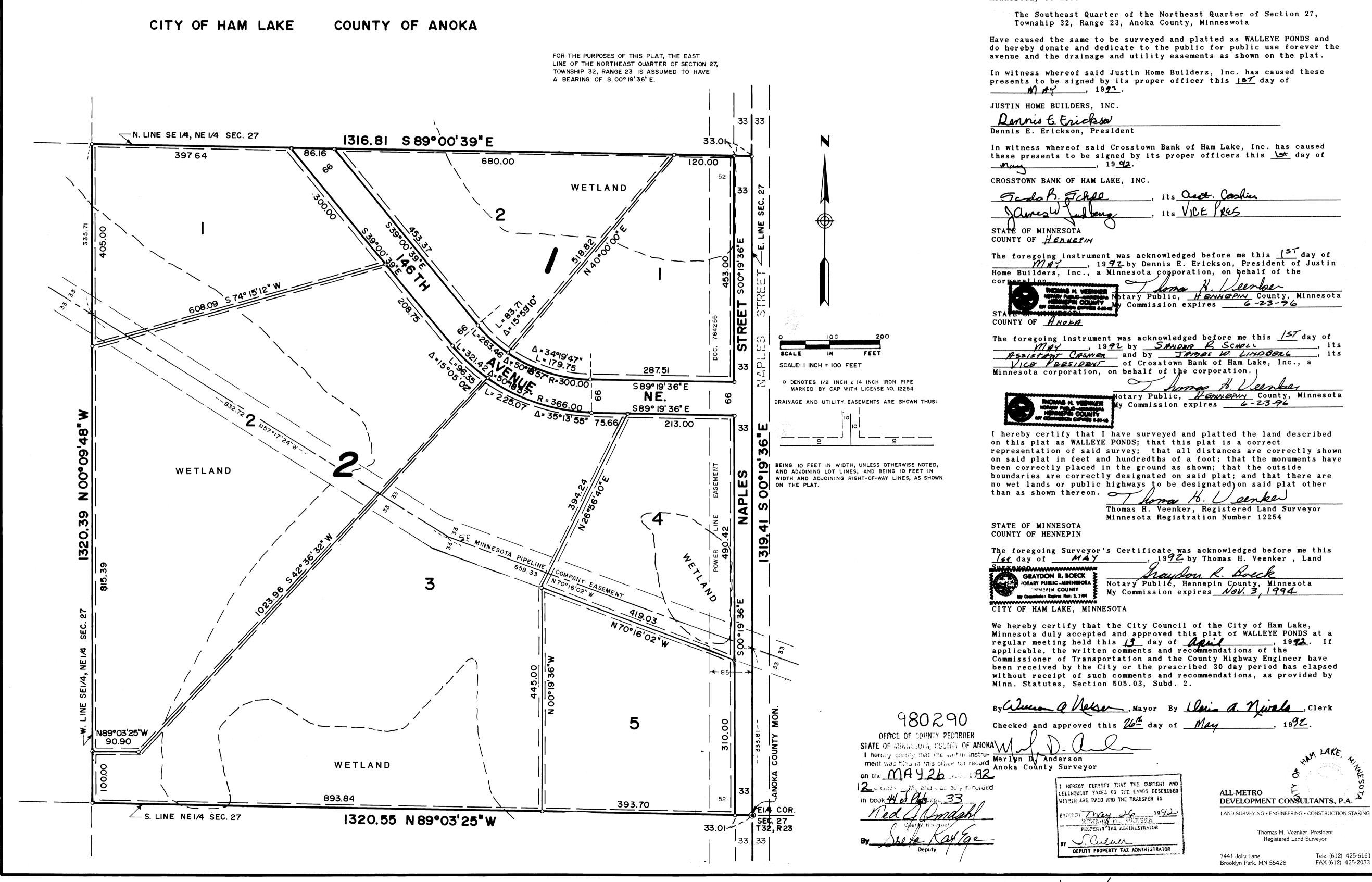
WALLEYE PONDS



KNOW ALL PERSONS BY THESE PRESENTS: That Justin Home Builders, Inc., a Minnesota corporation, owner and proprietor and Crosstown Bank of Ham Lake, Inc., a Minnesota corporation, mortgage holder of the following described property situated in the County of Anoka, State of Minnesota, to wit: