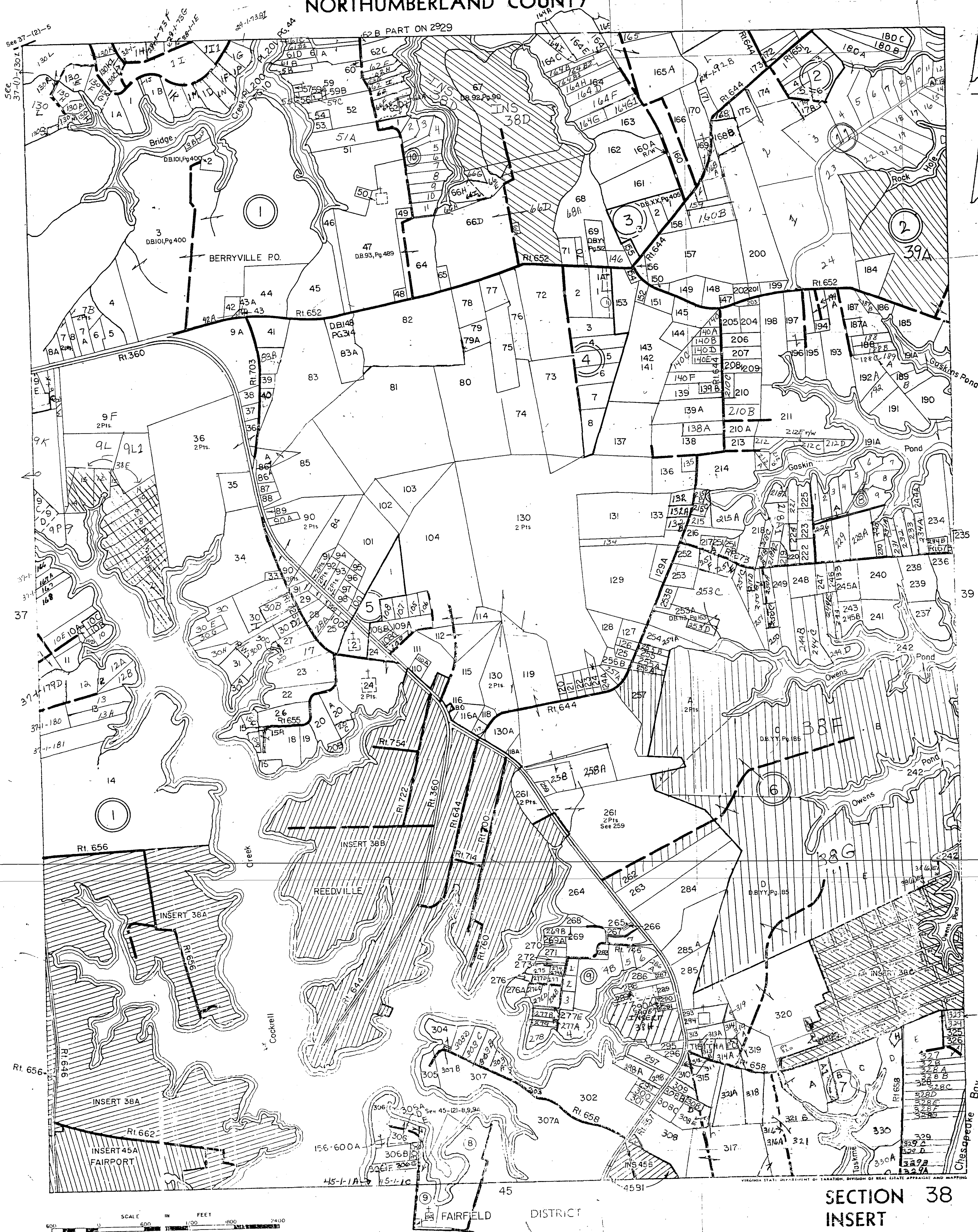


NORTHUMBERLAND COUNTY



SECTION 38
INSERT