

ZIONS BANK

BLACKFOOT OFFICE

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Blackfoot

Idaho 83221

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November 3, 2004

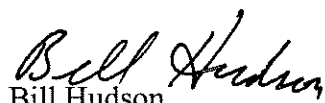
Idaho Department of Water Resources

RE: Gary Rogers

Gentlemen;

Zions Bank is in agreement to allow the adding of two points of diversion on the Gary Rogers property in Arco Idaho.

Sincerely,



Bill Hudson
Vice President