

COPY

DEED RESTRICTION

THIS DECLARATION OF DEED RESTRICTIONS FOR CONSERVATION ("Declaration") made this 14 day of Oct., 2014, by Daniel Durig ("Grantor"), having an address at RR 5 Box 169B, Cameron, WV 26033-9803;

WITNESSETH:

WHEREAS, Daniel Durig is the owner of certain real property located in the Proctor District, Map 5 Parcel 0005 Sub Parcel 0000, Map 5 Parcel 0006 Sub Parcel 0000, Map 5 Parcel 0011 Sub Parcel 0000 (hereinafter "the Property"), and the Property is also described in a deed of record in the office of the Clerk of the County Commission, Wetzel County at Deed Book 396, Page 461; and

WHEREAS, Grantor, having the authority to do so, intends to record this Declaration in order to restrict subsequent disturbance and/or development of that certain portion of the surface of the Property described on Exhibit A attached hereto (the "Conserved Area") in perpetuity;

WHEREAS, the Conserved Area possesses open space and natural values (collectively, "Conservation Values") of great importance to Grantor, the people of Wetzel County, and the people of the State of West Virginia, and all current and future generations of mankind; and

WHEREAS, preservation of the Conserved Area is consistent with a central objective of a Consent Decree in the matter of United States v. Chesapeake Appalachia, L.L.C., 5:12-cr-00030-FPS (N.D.W.V.), Civil Action No. 5:13-CV-170 ("CALLC CD"), Grantor agrees that USACE, EPA, and WVDEP, and their successor agencies (collectively "Third Parties"), are third-party beneficiaries under this Declaration, except that nothing herein creates a property interest in the Federal Government or the State of West Virginia with regard to the Conserved Area;

NOW THEREFORE, Grantor hereby agrees that the Conserved Area shall be subject in perpetuity to the following conveyances, covenants and restrictions:

1. This Declaration shall be a burden upon and shall run with the Conserved Area, and shall bind Grantor, its successors and assigns, in perpetuity. Grantor shall record this Declaration in the Land Records of the county or counties where the Property is located within sixty (60) days of the effective date of this Declaration. Grantor shall provide CALLC and Third Parties with proof of recordation and give notice of this Declaration to current record title holders of easements in the Conserved Area within thirty (30) days of recording by the County Clerk.
2. The following activities are prohibited in the Conserved Area, except as necessary for the control of alien invasive or noxious plant or animal species or as necessary to accomplish restoration and/or mitigation described in Paragraph 7:
 - a. Removal, excavation, dredging, or disturbance of the surface;

Carol S. Hester
 Clerk, County Commission
 Instrument No 170991
 Date Recorded 11/07/2014
 Document Type MS
 Pages Recorded 16
 Record Fee \$16.00
 Recording Fee \$16.00
 Additional \$7.00

Instrument No 170991
 Date Recorded 11/07/2014
 Document Type MS
 Pages Recorded 16
 Record Fee \$16.00
 Recording Fee \$16.00
 Additional \$7.00

- b. Dumping of, storage of, or filling with soil, rock, biological material, trash, ashes, garbage, waste, or other materials;
 - c. Draining, impounding, or impairing the flow or circulation, or reducing the reach of waters, including wetlands; or any other discharge or activity requiring a permit under applicable clean water or water pollution control laws and regulations, as amended;
 - d. Installation of structures;
 - e. Placement of pavement or other impervious materials;
 - f. Alteration of the existing pattern of vegetation through removal, destruction, or planting of vegetation;
 - g. Except to the extent necessary to return the Conserved Area to a use consistent with its use prior to Chesapeake Appalachia, LLC's ("CALLC's") initial entry onto the Conserved Area, conversion of, or expansion into, any portion of the Conserved Area for use of agricultural, horticultural, aquacultural, silvicultural, livestock production, or grazing activities. This prohibition also includes conversion from one type of these activities to another (e.g., from agricultural to silvicultural);
 - h. The use of fertilizers, herbicides or pesticides;
 - i. Removal, clearing, pruning, or mowing of live vegetation, including trees, unless Grantor demonstrates that such removal will result in habitat enhancement or to prevent a safety hazard, and Grantor has received written approval of the West Virginia Department of Environmental Protection;
 - j. The use of the Conserved Area to provide required open space for the development or subdivision of another property or to determine any other permissible residential, commercial or agricultural uses of another property; or any legal or de facto division, subdivision or portioning of the Conserved Area;
 - k. Any other use of or activity in the Conserved Area that is inconsistent with the purpose of this Declaration.
3. ~~It is the purpose of the Declaration to assure that the Conserved Area will be maintained~~ as such and to prevent any unauthorized disturbance and/or development to the Conserved Area.
4. Notwithstanding any provisions to the contrary, this Declaration is subject to and subordinate to any existing and duly recorded rights with respect to the Conserved Area. All structures, infrastructure, as well as all pre-existing easements or other duly recorded

rights in the Conserved Area identifiable through a title search extending to documents placed of record within twenty (20) years prior to the date of this Declaration, shall be indicated on Exhibit A, which is attached to this instrument and includes a copy of the most recent property deed for the Property and a legal description sufficient to identify the boundaries of the Conserved Area. Grantor certifies that to Grantor's actual knowledge, there are no previously granted easements existing in the Conserved Area that interfere or conflict with the purpose of this Declaration.

5. ~~All mortgages and deeds of trust granted or entered into after the date hereof affecting the~~ Conserved Area will be subordinate to this Declaration.
6. The Conserved Area is subject to the CALLC CD. Each deed, title or other instrument conveying an interest in the Conserved Area shall contain a notice stating that the Property is subject to the CALLC CD and shall reference the recorded location of the CALLC CD and any restrictions applicable to the Property under the CALLC CD.
7. CALLC and Third Parties shall have the right to:
 - a. enter upon the Conserved Area for the purpose of inspecting the Conserved Area to determine compliance with the purposes and terms of this Declaration, or for any other purpose authorized by this Declaration or by the CALLC CD. When practicable, such entry shall be upon prior reasonable notice to the property owner. This right of entry is in addition to and does not limit any right of entry otherwise granted by Federal or State law;
 - b. take any and all action within the Conserved Area necessary to address a situation that poses an immediate risk to health, life, property or the environment; and
 - c. take any and all action within the Conserved Area required by Federal or State law or approved by the Third Parties.
8. Grantor grants to Third Parties a discretionary right to enforce this Declaration. In the event of a breach of this Declaration by Grantor or another party, Third Parties shall notify Grantor of the breach. If Grantor fails to take corrective action within 60 days of such notice, Third Parties may undertake actions to effect such corrective action, including bringing a judicial action against any person(s) or entity(ies) violating or attempting to violate this Declaration: provided, however, that no violation of this Declaration shall result in a forfeiture or reversion of title. In any enforcement action, an enforcing party shall be entitled to a complete restoration for any violation, as well as any other judicial remedy such as civil penalties. The costs of breach, correction and/or restoration, including Third Parties' expenses, court costs, and attorney's fees, shall be paid by Grantor, provided Grantor is determined to be responsible for the breach. Enforcement shall be at the discretion of Third Parties, and no omissions or delay in acting shall constitute a waiver of any enforcement right. These rights are in addition to, and shall not limit, enforcement rights available under other provisions of law or equity, under any applicable permit or certification, or under the CALLC CD.

9. CALLC and/or its contractors shall have the right to enter upon the Conserved Area for the purpose of performing any work required by a restoration or mitigation plan approved under the CALLC CD, including construction, planting, maintenance, monitoring, long-term management, or any other restoration, enhancement, or mitigation work specified therein, provided such work is conducted in accordance with such approved plan.
10. Grantor reserves to itself, its successors or assigns, all rights as owners of the Property, including the right to engage in all uses of the Conserved Area not inconsistent with the purpose and terms of this Declaration.
11. Grantor shall provide CALLC and Third Parties written notice of any transfer or change in ownership of, or of the execution of any subsequent easement affecting, any portion of the Conserved Area, including but not limited to the name and address of the new owner at least thirty (30) days prior to the transfer or change in ownership, or execution of such easement.
12. ~~Grantor agrees that the terms, conditions, restrictions and purposes of this Declaration~~ will be inserted in any subsequent deed, subdivision deed, lease, sub-lease or other legal instrument by which Grantor divests itself of any interest in any portion of the Conserved Area. Notwithstanding the failure of Grantor to include the terms and restrictions of this instrument, it shall run with the land and be binding on all heirs, successors and assigns.
13. Notwithstanding anything contained herein to the contrary, any modification or termination of this Declaration shall require the prior written approval of Third Parties. Amendments to this Declaration must be in writing, and must be consistent with the conservation purposes of this Declaration. Grantor shall record any modification or termination of this Declaration in the Land Records of the county or counties where the Conserved Area is located within sixty (60) days of executing such a modification or termination. Grantor shall provide CALLC and Third Parties with proof of recordation within thirty (30) days of recording by the County Clerk.
14. For any modification, transfer, conveyance, or assignment accomplished under paragraphs 10 or 11, Grantor shall amend this instrument by preparing and submitting:
 - a. A revised plan and metes and bounds description for the area to be preserved under the Declaration (hereinafter the "Modification Documents"); and
 - b. An Amended Declaration of Deed Restrictions that reflects the modifications to the original Declaration, the justification for the modification, and that also includes the deed book and page of the title deed for the property or properties subject to the modified Declaration set forth in the Modification Documents.
15. Grantor shall record the documents listed in paragraph 12, above, in the same manner and place as this original Declaration was recorded.

16. Miscellaneous.

- a. The laws of the State of West Virginia shall govern the interpretation and performance of this Declaration.
- b. If any provision of this Declaration or the application thereof to any person or circumstance is found to be invalid, the remainder of the provisions of this Declaration, or the application of such provision to persons or circumstances other than those as to which it is found to be invalid, as the case may be, shall not be affected thereby.
- c. Should there be more than one Grantor, the obligations imposed by this Declaration upon each Grantor shall be joint and several.
- d. The covenants, terms, conditions and restrictions of this Declaration shall continue as a servitude running in perpetuity with the Conserved Area.
- e. The captions in this Declaration have been inserted solely for convenience of reference and are not a part of this Declaration and shall have no effect upon construction or interpretation.
- f. The covenants, terms, conditions, restrictions and purposes imposed with this Declaration shall not only be binding upon Grantor but also upon its agents, personal representatives, executors, assigns and all other successors to it in interest, and shall continue as a servitude running in perpetuity with the Conserved Area.

17. Any notice, demand, request, consent, approval or communication under this Declaration shall be sent by certified mail, return receipt requested or reliable overnight courier, addressed as follows:

To Grantor:

Mr. Daniel Durig
RR5 Box 169B
Cameron, WV 26033-9803

To CALLC:

(1) Chief Compliance Officer
Chesapeake Appalachia, LLC
6100 N. Western Ave.
Oklahoma City, OK 73118

- (2) H. David Gold
Wilmer Cutler Pickering Hale and Dorr LLP
60 State Street
Boston, MA 02109

To Third Parties:

TO EPA:

- (1) Stefania D. Shamet
Senior Assistant Regional Counsel
Water and General Law Branch
Office of Regional Counsel
United States Environmental Protection Agency
Region III
MC 3RC20
1650 Arch St.
Philadelphia, PA 19103-2029
- (2) Associate Director, Office of Environmental Programs
Environmental Assessment and Innovation Division
United States Environmental Protection Agency
Region III
MC 3EA40
1650 Arch St.
Philadelphia, PA 19103-2029

TO THE CORPS:

Dana M. Adipietro
Assistant District Counsel
U.S. Army Corps of Engineers
Pittsburgh District
1000 Liberty Ave., 22nd Floor
Pittsburgh, PA 15222

Jon Coleman
Chief, Southern Section, Regulatory Branch
U.S. Army Corps of Engineers
Pittsburgh District
1000 Liberty Ave., 22nd Floor
Pittsburgh, PA 15222

TO WVDEP:

Chief Inspector
Environmental Enforcement

West Virginia Department of Environmental Protection
601 57th St.
Charleston, WV 25304

Chief
Office of Oil and Gas
West Virginia Department of Environmental Protection
601 57th St.
Charleston, WV 25304

18. ~~A party may change the address or person to whom notices to it are required to be given by notice given in the manner above provided.~~

IN WITNESS WHEREOF, Grantor has set its hand and seal on the day and year first above written, and directs that this instrument be recorded in the office of the Wetzel County.

Daniel Durig

By: Daniel F. Durig
Name: D. F. Durig
Title: owner

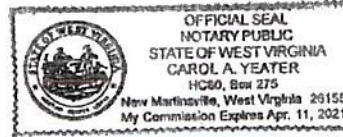
Document Prepared by:
Chesapeake Appalachia, L.L.C.
6100 N. Western Avenue
Oklahoma City, OK 73118

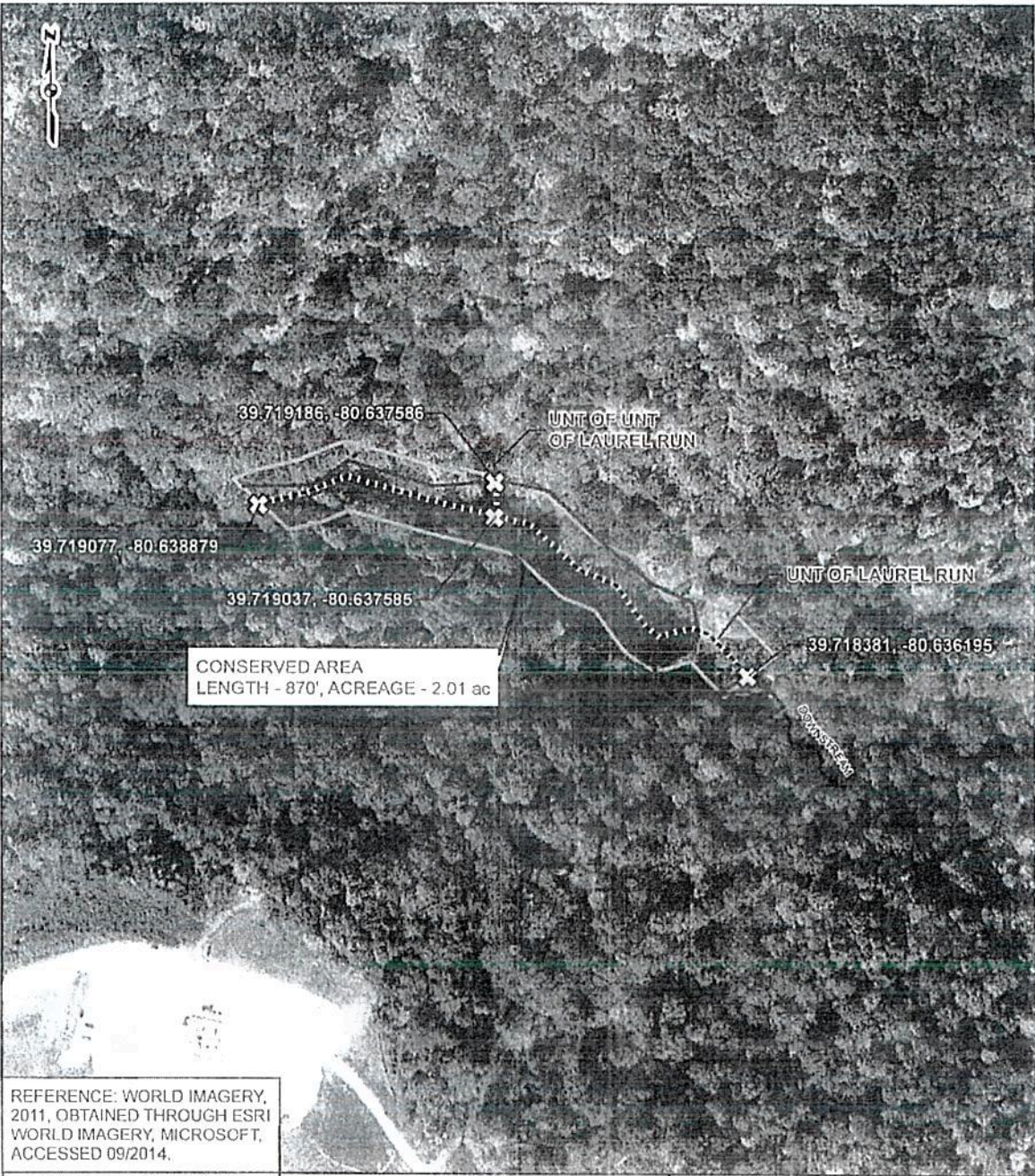
STATE OF West Virginia
COUNTY OF Putnam

Be it remembered that on this 14 day of October, 2014, before me, the subscriber, a Notary Public, personally appeared: Mr. Daniel Durig and he thereupon acknowledged that he signed the foregoing instrument in such capacity, and that said instrument is the voluntary act of deed of said Mr. Daniel Durig.

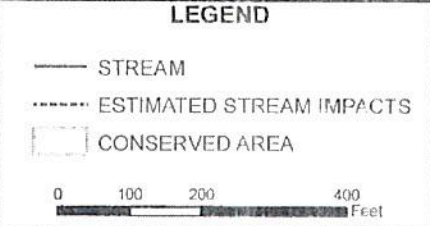
CAROL A. YEATER
Printed Name: _____
A Notary Public of Putnam Co

My Commission Expires: April 11, 2021





REFERENCE: WORLD IMAGERY, 2011, OBTAINED THROUGH ESRI WORLD IMAGERY, MICROSOFT, ACCESSED 09/2014.



CONSERVED AREA

PROCTOR DISTRICT DEED VOL 396 PG 461

NOTE: POINTS GIVEN ARE IN WV STATEPLANE NORTH NAD83 FEET

Durig Property Deed Restriction – Proctor District, Wetzel County WV; Deed Book 396 Pg 461

Consisting of a restricted Conserved Area including two (2) sections of stream restoration in Proctor District, Wetzel County, WV (see attached map). The following descriptions reference WV State Plane North NAD 83 Data and are subject to and subservient to any prior existing property interest or right, existing at the time of this deed restriction, being recorded:

Conserved Area measuring 2.01 acres, starting at point Latitude 39.719077, Longitude -80.638879 at the approximate centerline of the unnamed tributary of Laurel Run, running east/southeast (downstream) along the stream centerline for approximately 870 feet with an offset (looking downstream) of fifty (50) feet to the north (left) and fifty (50) feet to the south (right) to a point Latitude 39.718381, Longitude -80.636195 at the approximate centerline of the unnamed tributary of Laurel Run. This conserved area encompassing a portion of a section of an unnamed tributary of the unnamed tributary of Laurel Run (SWV-RDK-002). This conserved area further includes a small offset on the unnamed tributary of the unnamed tributary of Laurel Run (SWV-RDK-002) at a point Latitude 39.719186, Longitude -80.637586 running south (downstream) with an offset of 50 feet each side of the stream centerline until its intersection with the 50 foot offset of the unnamed tributary of Laurel Run.

Mail: 11/26/2004 Daniel Durig, WC 60, Box 170, New Martinsville, WV
Returned: 11/29/2004 Del: Snyder & Hansig, Attorneys at Law

PL 334 PAGE 462

ARTHUR T. DURIG and SHIRLEY ANN DURIG, husband and wife, parties of the first part,

DANIEL DURIG,

WHEREAS, by deed dated November 16, 2004, recorded in the Office of the Clerk of the County Commission of Wetzel County, West Virginia, in Deed Book 396, at page 394,

grantee herein; but, said deed purported to convey a parcel of real estate that the grantors and description of the property to be conveyed.

WITNESSETH, that for and in consideration of the sum of Five (\$5.00) Dollars and

parties of the first part do hereby grant and convey unto the said party of the second part, retaining, however, a life estate in the said ARTHUR T. DURIG and SHIRLEY ANN

belonging, situate in Proctor District, Wetzel County, West Virginia, that is to say:

FIRST TRACT: Beginning at a white oak; thence south 68 1/2 west 10 poles to a stake, South 51 East 4 poles to a white walnut, South 33 West 17 poles to a hickory, South 37 East 132 poles to a Black oak N 40 E 132 poles to a stone near a Beech North 69 West 31 poles to a stone North 31 West 23 poles to a stone North 83 west 14 poles; thence North 70 West 7 1/3 poles North 57 West 10 poles North 37 West 14 poles North 81 West 24 poles South 76 1/2 West 6 4/5 poles North 55 West 20 poles south 49 west 24 1/3 poles to a chestnut oak stump south 59 west 9 poles North 69 West 31 1/3 poles to the beginning containing 86 acres, more or less.

Reserving, however, from this conveyance the Pittsburgh nine foot or river vein of coal, it having been heretofore conveyed to J. V. Thompson.

poles to a Stone; thence N. 29° 23' E. 50.36 poles to a Lynx; thence N. 30° 45' E. 24.4 poles to a Gum; thence N. 16° E. 11.25 poles to a Boulder; thence N. 34° E. 34.09 poles to a Stake; thence S. 59° 30' E. 40.27 poles to a Stone; thence S. 66° 45' E. 70.71 poles to a Stone; thence S. 41° 24'

RECEIVED
NOV 29 2004
DEPT. OF REGISTRY
WETZEL COUNTY, WV

W. 82 poles to a Stone; thence N. 68° 1' W. 26.65 poles to a Stone; thence N. 9° 24' E. 24.84 poles to a Stone; thence N. 42° 23' W. 14.13 poles to a Stone; thence N. 68° 54' W. 7.44 poles to a Stone; thence N. 56° 20' W. 10 poles to a Stone; thence N. 26° 12' W. 14.21 poles to a Stone; thence N. 60° W. 24.30 poles to a Stone; thence N. 60° 36' W. 7.03 poles to a Stone; thence S. 56° 30' W. 25 poles to a Stone; thence S. 59° 10' W. 34.96 poles to a Stone; thence S. 60° 45' W. 9.09 poles to a Stone; thence N. 60° 36' W. 31.54 poles to a Stone; thence S. 66° 02' W. 10.61 poles to a Stone; thence N. 59° 48' W. 30.01 poles to a Stone; thence S. 56° 24' W. 96.31 poles to a Stone; thence N. 30° 04' W. 30.06 poles to the place of beginning, containing two hundred fifty-three (253) acres, more or less.

There is EXCEPTED and RESERVED from the conveyance of the Second Tract by the party of the first part, their heirs and assigns, the following described property:

Beginning at a point on Macedonia Ridge, thence S 4° 26' 57" W 103.13 feet to a point; thence S 2° 11' 27" W 134.03 feet to a point; thence leaving Macedonia Ridge N 23° 53' 56" W 100.39 feet to a point; thence N 2° 24' 54" W 140.30 feet to a point; thence N 64° 36' 23" E 140 feet to the place of beginning and containing 0.50 acres, more or less, as more particularly described on a plat attached hereto to which plat reference is here made for a more particular description of said property.

THIRD TRACT: Beginning at a line; thence N. 23° 30' W. 46 poles to a stake; thence N. 49° 50' E. 30.73 poles to a stone; thence S 11° poles to a walnut at corner of church of Christ lot; thence with said line S 79½° E. 11½ poles to a black oak; thence 20 poles and 5 ft. to a stake; thence S 44° 30' W 13 poles to a poplar; thence S 16° W. 11.25 poles to a gum; thence S 30° 45' W. 26.12 poles to place of beginning containing ten acres more or less.

All the Pittsburgh or River Vein of coal together with the mining rights and privileges which have formerly been conveyed, is hereby reserved and excepted from this conveyance.

Being the same property that was conveyed unto Arthur T. Durig and Shirley Ann Durig, his wife, by Mary G. Kaho, widow, by deed dated December 24, 1964, and recorded in the Office of the Clerk of the County Commission of Wetzel County, West Virginia, in Deed Book 233, at page 101.

This conveyance is made subject to all reservations, exceptions, grants of rights of way and easements made by the grantors and their predecessors in title as recorded in the said Wetzel County Clerk's Office.

TO HAVE AND TO HOLD the above granted premise unto the said ARTHUR T. DURIG and SHIRLEY ANN DURIG, for and during their natural life, it being their intention

The parties of the first part do hereby covenant to and with the party of the second part that they will warrant generally the property hereby conveyed.

The party of the first part hereby declares that the transfer made by the foregoing instrument is exempt from the West Virginia excise tax on the transfer of real property because it is a transfer from a parent to child, without consideration.

WITNESS the following signatures and seals:

Arthur T Durig (SEAL)
ARTHUR T. DURIG

Shirley Ann Durig (SEAL)
SHIRLEY ANN DURIG

Daniel F. Durig (SEAL)
DANIEL DURIG

STATE OF WEST VIRGINIA

COUNTY OF WETZEL, TO-WIT:

The foregoing instrument was acknowledged before me this 22 day of November, 2004, by ARTHUR T. DURIG and SHIRLEY ANN DURIG, husband and wife.

[Signature]
Notary Public in and for
Wetzel County, West Virginia

My commission expires

NR 3965464

STATE OF VIRGINIA

COUNTY OF WASHINGTON

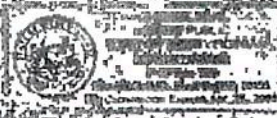
The foregoing instrument was acknowledged before me this 22 day of

November, 2004 by DANIEL DIERKE

Notary Public in and for

Washington County, West Virginia

My commission expires



This instrument was prepared by:
Logan Hassig, Attorney at Law
SNYDER & HASSIG
Post Office Box 100
New Martinsville, WV 26155
Telephone: (304) 455-2180

CHESAPEAKE ENERGY CORPORATION

Date Filed	Instr. Date	Book Type	Book	Page	Grantor	Grantee	
11/4/2010	10/27/2010	NOTICE	114A	920	COAL DECLARATION OF NOTICE		Confin Coal Consol Penn C Division, PA LLC
9/24/2010	9/9/2010	DPU	113A	894	David & Bonnie Durig (Lucky D) Unit	Chesapeake Appalachia, L.L.C.	
5/25/2010	1/12/2010	DPU	110A	560	David & Bonnie Durig (Lucky D) Unit	Chesapeake Appalachia, L.L.C.	
5/11/2010	4/22/2010	DPU	110A	532	Daniel Durig Unit	Chesapeake Appalachia, L.L.C.	
1/13/2010	1/4/2010	ASN	106A	569	Chesapeake Appalachia, L.L.C.	Chesapeake Investments	
9/3/2009	4/28/2009	DPU	102A	532	Daniel Durig Unit	Chesapeake Appalachia, L.L.C.	
9/3/2009	11/3/2008	DPU	102A	542	David & Bonnie Durig (Lucky D) Unit	Chesapeake Appalachia, L.L.C.	
6/11/2009	4/16/2009	AGREEMENT	89A	471	Arthur T Durig and Shirley Ann Durig, his wife (Life Estate and Daniel Durig (Remainder Interest))	CNX Gas Company L.L.C.	Coal Bed Meth
12/22/2008	11/24/2008	ASN	97A	647	Chesapeake Appalachia, L.L.C.	Statohydro Pipelines, L.L.C.	CHK ASN to ST
12/22/2008	11/24/2008	ASN	97A	578	Chesapeake Appalachia, L.L.C.	Statohydro USA Onshore Properties, Inc.	
12/22/2008	11/24/2008	DPU	97A	601	Chesapeake Appalachia, L.L.C. and Statohydro USA Onshore Properties, Inc.	Chesapeake Appalachia, L.L.C.	
10/8/2008	3/25/2008	MOD	96A	705	David Durig and Bonnie A Durig, his wife	Chesapeake Appalachia, L.L.C.	

Date: 10/9/2014
Prepared By: Chris Branch

CHESAPEAKE ENERGY CORPORATION

Date Filed	Inst Date	Book Type	Book	Page	Grantor	Grantee	
8/29/2008	6/3/2008	ROW	88	263	Arthur T Durig and Shirley Ann Durig, his wife (Life Estate and Daniel Durig (Remainder Interest))	Chesapeake Appalachia, LLC.	ROW Durig t
8/29/2008	6/3/2008	ROW	88	267	Arthur T Durig and Shirley Ann Durig, his wife (Life Estate and Daniel Durig (Remainder Interest))	Chesapeake Appalachia, LLC.	ROW Durig t
4/12/2008	3/19/2008	AFD	91A	990	Daniel E Durig		AFD of Non-
10/22/2007	6/5/2007	LEASE	90A	242	Columbia Gas Transmission Corporation	Chesapeake Appalachia, LLC	
8/9/2007	6/2/2007	MOD	89A	369	Arthur T Durig and Shirley Ann Durig, his wife (Life Estate and Daniel Durig (Remainder Interest))	Chesapeake Appalachia, LLC	
2/10/2006	2/1/2006	DEED	402	446	Columbia Natural Resources, L.L.C.	Chesapeake Appalachia, LLC.	CNR to CHK
12/3/2004	9/2/2004	LEASE	8-4A	129	Columbia Gas Transmission Corporation	Columbia Natural Resources, LLC.	
11/22/2004	11/16/2004	DEED	396	461	Arthur T Durig and Shirley Ann Durig (H/W)	Daniel Durig	Correction Di
11/16/2004	11/16/2004	DEED	396	394	Arthur T Durig and Shirley Ann Durig (H/W)	Daniel Durig	Reserving Life Shirley Ann D