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CLERK OF DISTRICT COURT

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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF UTAH**

In re:)	
STEPHEN M. HARMSEN)	Bankruptcy Case No. 03-33637 JAB
)	(Involuntary Chapter 7)
Debtor)	
)	

**STIPULATION OF THE PARTIES REGARDING AUTHENTICATION AND
 ADMISSIBILITY OF EXHIBITS**

1. Stephen M. Harmsen, the involuntary debtor, and the Society of Lloyds, petitioning creditor, submit the following Stipulation of the Parties Regarding Authentication and Admissibility of Exhibits:

Creditor	Exhibit	Stipulation or Explanation
Alta Club	A1-A11	Exhibits are Authentic and Admissible.
American Express	B1-B6	Exhibits are Authentic and Admissible.
Bank of America	C1-C5	Exhibits are Authentic and Admissible.



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Creditor	Exhibit	Stipulation or Explanation
Fidelity Federal Bank, n/k/a California National Bank	D1	Exhibit is Authentic but Lloyd's objects to admissibility on the following grounds: 1. Exhibit does not show what is owed as of the Petition Date and it is therefore irrelevant; 2. Debtor did not state in his Answer the amount owed as of the Petition Date in violation of Rule 1003(b); 3. The Debtor failed to provide security documentation regarding the secured loan ordered by Court Order.
	D3	Debtor does not stipulate to authenticity or admissibility.
Dr. Call	E1-E2	Exhibits are Authentic and Admissible.
Capital One	F1-F5	Exhibits are Authentic and Admissible.
Comcast	G1-G7	Exhibits are Authentic and Admissible.
F. Weixler Co.	H1-H2	Exhibits are Authentic and Admissible.
HJ & Associates	I1-I5	Exhibits are Authentic and Admissible.
	I6-I7	Lloyd's does not stipulate to the authenticity of these documents. Lloyd's also objects to the admissibility of these documents on the grounds that the Debtor does not state in his Answer the amount due as of the Petition Date as required by Rule 1003.

Creditor	Exhibit	Stipulation or Explanation
IRS Documents	J1	Exhibits are Authentic. However, Lloyd's does not stipulate to the admissibility of J1 on the following grounds: 1. J1 does not show the amount owed by the Debtor as of the Petition Date; 2. No documents were provided by the Debtor regarding this debt in compliance with Court Order.
	J2	With respect to J2, Lloyd's has not offered J2 unless J1 is admitted into evidence by the Court.
	J3-J4	Debtor does not stipulate to authenticity or admissibility.
Dr. Lyddell	K1-K2	Exhibits are Authentic and Admissible.
Steve Lybbert	L1-L2	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
	L3	Lloyd's does not stipulate to authenticity or admissibility.
	L4	Exhibits are Authentic and Admissible.
	L5-L7	Exhibits are Authentic and Admissible.
MBNA	M1-M5	Exhibits are Authentic and Admissible.
	M6	Debtor does not stipulate to admissibility, other than for impeachment purposes.
Melenaiti Vi	N1-N3	Lloyd's does not stipulate to admissibility on the following ground: Debtor did not provide these documents as ordered by the Court or at any time prior to submission of its trial exhibits.

Creditor	Exhibit	Stipulation or Explanation
Names Legal Committee	O1-O4	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
Newspaper Agency Co.	P1	Exhibit is Authentic. Lloyd's objects to admissible on the grounds that the exhibit does not show the amount due as of the Petition Date.
	P2	Exhibit is Authentic and Admissible.
Questar	Q1-Q3	Exhibits are Authentic and Admissible.
Quick & Reilly	R1-R5	Exhibits are Authentic and Admissible.
Salt Lake Credit Union	S1-S7	Lloyd's does not stipulate to authenticity or admissibility on the grounds that the identity of the obligor is not shown by the documents.
	S8	Exhibit is Authentic and Admissible.
SLC Dept. Utilities	T1-T3	Exhibits are Authentic and Admissible.
San Diego Gas & Electric	U1-U31	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
Dr. Gerald Summerhays	V1-V2	Exhibits are Authentic and Admissible.
Time Warner	W1-W6	Exhibits are Authentic and Admissible.

Creditor	Exhibit	Stipulation or Explanation
Utah Jazz	X1	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b) and on the further ground that the document is not dated and therefore does not show the amount due as of the Petition Date.
	X2-X3	Exhibits are Authentic and Admissible.
Utah Power	Y1-Y9	Exhibits are Authentic and Admissible.
Utah State Tax Commission	Z1-Z3	Exhibits are Authentic. Lloyd's objects to the admissibility of the exhibits on the grounds that the documents evidencing this debt were not provided in a timely fashion.
Washington Mutual Bank	AA1-AA8	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
Western Farm Credit Bank	BB1-BB3	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
Steven Wuthrich	CC1-CC7	Exhibits are Authentic and Admissible.
Zions Investment Securities	DD1-DD6	Exhibits are Authentic. Lloyd's objects to admissibility on the ground that the Debtor did not state in his Answer the amount due as of the Petition Date as required by Rule 1003(b).
Lloyd's	Creditor 1	Debtor does not stipulate to authenticity or admissibility.
Lloyd's and WAFCO	Creditor 2-19	Debtor stipulates to authenticity but not to admissibility.

Dated: March 9th, 2004.

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