

November 5, 1989

AFFIDAVIT OF NANCY LUZNY

I, Nancy Luzny, declare that the following statements are true and correct, based on my personal observation, knowledge and interaction with PF Lazor.

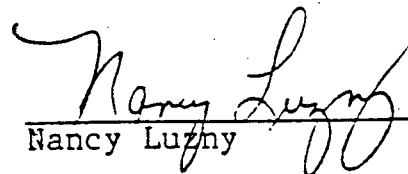
I have lived approximately 15 years in Newark, California, and have worked in Fremont, California, as a realtor for the past 12 years. Prior to that, I owned a ceramic company business for 3 years. Prior to my ceramic business, I was administrative secretary, to top executives in large companies for 10 years.

Early in my real estate career, I met PF Lazor, while working at Valley Realty. When PF was hired as a new realtor in my office, I noticed how congenial he was with the agents. He was always cheerful, and always, always had a smile on his face -- a very nice and warm disposition! Coming into the office was always a delightful experience if he was there. He was very uplifting to other people around him. I would consider him to be a very positive-thinking person, and he seemed very level-headed and mature for his age.

I personally felt PF was a fine person, and caring to both men and women around him. As a business associate, I've missed him very much, as have other people that are still in this business.

Personally, I would have been very willing to testify as a character witness at PF's trial in 1983 had I been called.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge.

  
Nancy Luzny 11/5/89