

Recording Requested By  
 And When Recorded Mail To:  
 Cooley Godward Castro Huddleson & Tatum  
 One Maritime Plaza, 20th Floor  
 San Francisco, CA 94111  
 Attn: Barbara M. Anscher, Esq.

MEMORANDUM OF AGREEMENT AMONG COTENANTS

Reference is made to the fact that there exists by and among Robert Selden Smith, Janet Frances Huseby, and Paul W. Hammond, as Trustee, a certain agreement entitled "Agreement Among Cotenants," dated August 4, 1989, 1989, relating to their ownership interests in the following real property located in the County of Douglas, State of Nevada:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

Lot 62 in Block D, as shown on the Map of GLENBROOK UNIT NO. 3, filed in the office of the Recorder of Douglas County, Nevada on June 13, 1980 in Book 680, Page 1269, Document No. 45299.

Assessor's Parcel No. 01-230-04

Said Agreement contains certain requirements regarding operation of the ownership interests in the Property and contains restrictions on any transfer of such interests, all of which

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provisions are binding upon all owners of the Property throughout the term of the Agreement.

The foregoing Memorandum is intended solely to identify the Agreement for purposes of information and notice. The sole and only instrument of determining the particular terms, conditions and provisions of said Agreement and the parties' respective rights and obligations with respect thereto, is the Agreement, itself.

IN WITNESS WHEREOF, the undersigned have set their hand to this Agreement this 24 day of July, 1989.

*[Signature]*

Robert Selden Smith

*[Signature]*  
Janet Frances Huseby

*[Signature]*  
Paul W. Hammond, Trustee

(General)

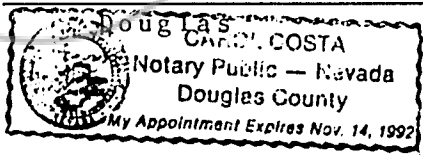
State of Nevada }  
County of Douglas } ss.

On August 4, 1989, personally appeared before me, a Notary Public (or judge or other officer, as the case may be),

Janet Frances Huseby  
who acknowledged that She executed the above instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official stamp at my office in the County of Douglas the day and year in this certificate first above written.

*[Signature]*  
NOTARY PUBLIC for said County and State  
FNT 9-88/007



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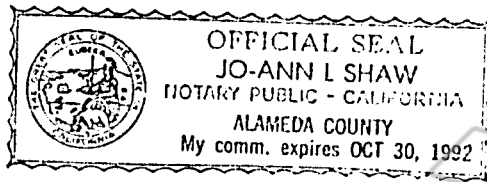
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STATE OF CALIFORNIA  
COUNTY OF ALAMEDA

On May 19, 1989 before me, the undersigned, a Notary Public in and for said State, personally appeared Robert Seldon Smith

personally known to me or proved to me on the basis of satisfactory evidence to be the person \_\_\_\_\_ whose name is subscribed to the within instrument and acknowledged that he executed the same.  
WITNESS my hand and official seal.

Signature Jo-Ann L. Shaw



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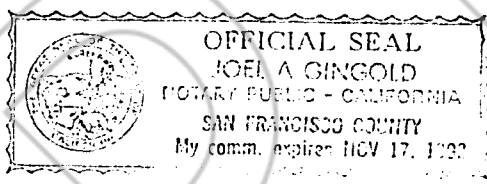
STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF SAN FRANCISCO )

On May 19, 1989, \_\_\_\_\_, before me, the undersigned, a Notary Public, personally appeared Paul W. Hammond, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as Trustee(s) of KWS 1983 Trust (the "Trust"), and acknowledged to me that ~~she~~ ~~(they)~~ executed the instrument as trustee(s) of the trust pursuant to that certain trust agreement dated February 7, 1984.

WITNESS my hand and official seal.

Joel A. Gungold  
Notary Public

My commission expires: 11/17/92



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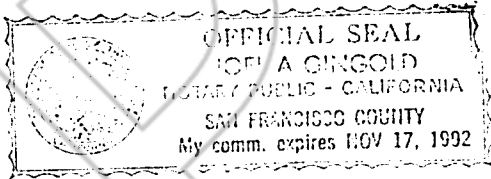
STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF SAN FRANCISCO )

On MAY 19, 89, before me, the undersigned, a Notary Public, personally appeared Paul W Hammond, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as Trustee(s) of AJS 1983 Trust (the "Trust"), and acknowledged to me that ~~she~~(they) executed the instrument as trustee(s) of the trust pursuant to that certain trust agreement dated February 7, 1984.

WITNESS my hand and official seal.

Joel A. Gungold  
Notary Public

My commision expires: 11/17/92



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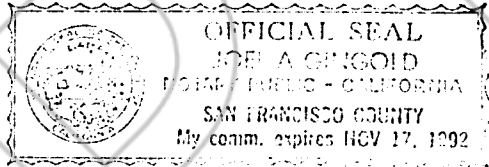
STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF San Francisco )

On May 19, 89, before me, the undersigned, a Notary Public, personally appeared Paul W Hammond, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as Trustee(s) of EAS 1983 Trust (the "Trust"), and acknowledged to me that ~~she~~ ~~(they)~~ executed the instrument as trustee(s) of the trust pursuant to that certain trust agreement dated February 7, 1984.

WITNESS my hand and official seal.

Joel A. Singold  
Notary Public

My commision expires: 11/17/92



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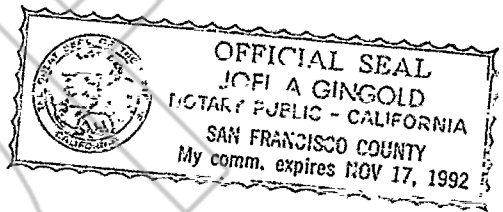
STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF San Francisco )

On May 19, 89, before me, the undersigned, a Notary Public, personally appeared Pais W Hammond, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed the within instrument as Trustee(s) of NFS 1986 Trust (the "Trust"), and acknowledged to me that ~~she~~(they) executed the instrument as trustee(s) of the trust pursuant to that certain trust agreement dated August 26, 1986.

WITNESS my hand and official seal.

Joel A Gingold  
Notary Public

My commision expires: 11/17/92



REQUESTED BY  
FIRST NEVADA TITLE COMPANY  
IN DEPT. OF RECORDS OF  
NEVADA

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