EXHIBIT "B"

When recorded please return to:

Arthur E. Hall
P.O. Box 1479
Minden, Nevada 89423

MEMORANDUM OF LEASE

THIS LEASE is executed on the 1st day of May, 1995, between HALLCO, INC., a Nevada corporation, hereinafter referred to as "Lessor", and ARTHUR E. HALL and JOANNE G. HALL, hereinafter collectively referred to as "Lessee" for and in consideration of mutual covenants contained in that unrecorded lease between the parties dated the 1st day of May, 1995 called herein the "Agreement" and executed simultaneously with this instrument.

The terms of the lease agreement affect that certain parcel of real property situated in the County of Douglas, State of Nevada, and more particularly described in Exhibit "A", attached hereto. The rental under said lease is payable annually.

DATED: May 1, 1995

Lessor:

Arthur E. Hall, President

Hallco, Inc.

Lessee:

Arthur E Hall

Toanne G Hall

376675 BK | 295PG | 542 362640 BK0595PG3559

WITNESS my hand and official stamp

My commission

PIPER YOUNGBERG-DOUCETTE Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES APR. 27, 1998

REQUESTED BY

'95 MAY 23 A10 111

376675 BK 1295PG 1543

43

362640 BK 0595PG3560 PAID 12/1DEPUTY

EXHIBIT "A"

All that certain real property located in Douglas County, Nevada, described as follows:

Lot 6, In Block G, EXCEPT THEREFROM all those portions of said Lots in Block G which lies within the high water mark of the Carson River, as it now exists, as shown on the official map of WESTWOOD VILLAGE, Unit No. 1, filed for record in the office of the County Recorder of Douglas County, Nevada, on October 5, 1979, in Book 1079, Page 440, Document No. 37417.

A.P.N. 17-241-0

REQUESTED BY A LIN OFFICIAL RECORDS OF DOUBLAS CO., NEVADA

'95 DEC 12 A10:15

376675 BK | 295PG | 544 LINDA SLATER RECORDER

PAIDX DEPUTY