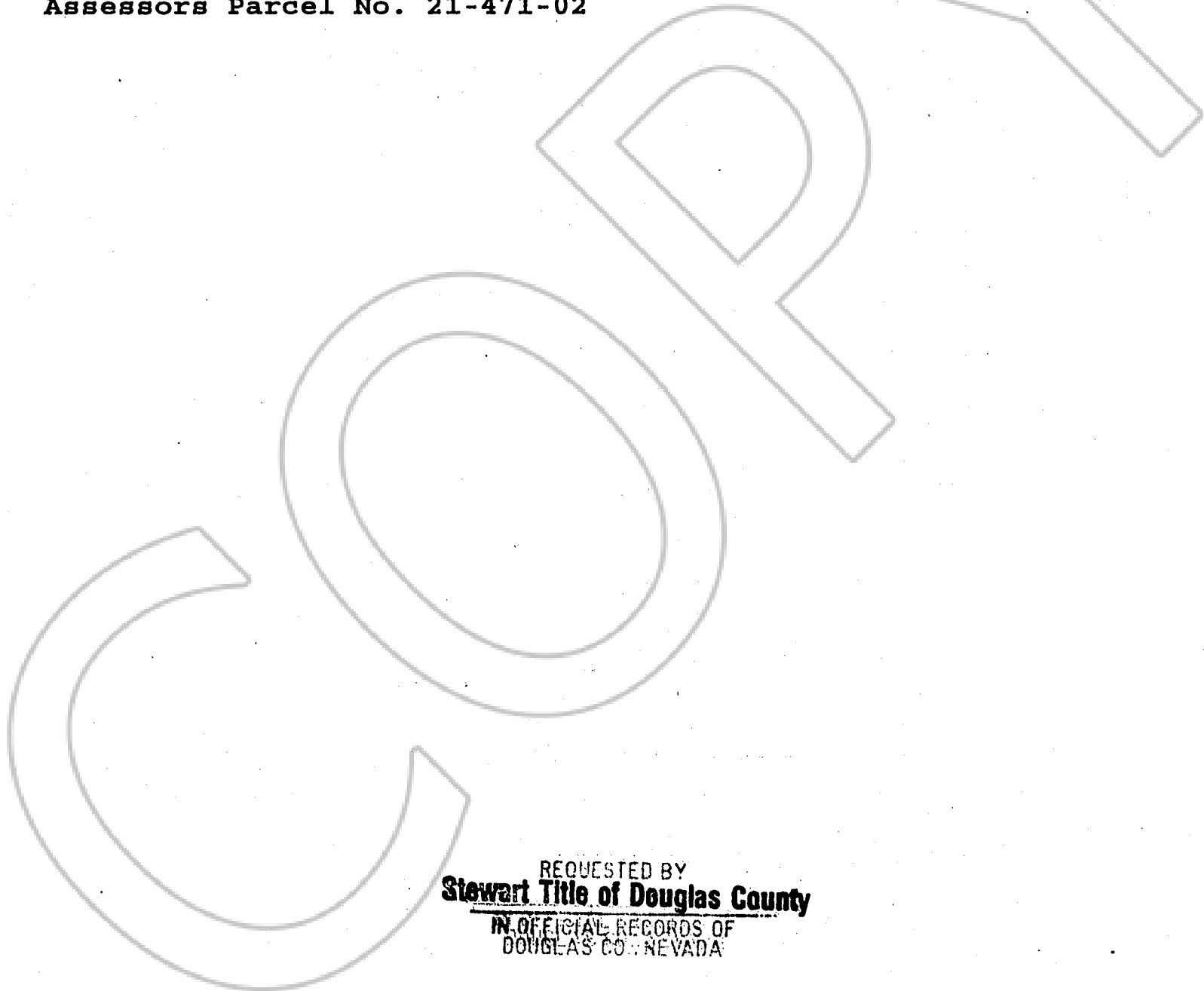


LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada,
County of Douglas,, described as follows:

Lot 42, as set forth on the official plat of SARATOGA SPRINGS
ESTATES, UNIT NO. 2, filed in the Office of the Douglas County
Recorder on May 23, 1994, in Book 594, Page 3894, as Document
No. 338088 and amended by document recorded July 8, 1994, in
book 794, Page 1165, as Document No. 341498, Official Records.

Assessors Parcel No. 21-471-02



REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'96 DEC -9 A10:19

LINDA SLATER
RECORDER
\$ 8.00 PAID *[initials]* DEPUTY

402452

BK 1296 PG 1071

STEWART TITLE
Guaranty Company