



Order No. 201172ZC
Escrow No. 201172ZC
Loan No. 5432927

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE COMPANY OF NEVADA
100 McFAUL STREET, STE. B
ZEPHYR COVE, NV 89448

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF COMPLETION

NOTICE IS HEREBY GIVEN THAT:

1. The undersigned is OWNER or agent of the OWNER of the interest or estate stated below in the property hereinafter described.
2. The FULL NAME of the OWNER is MONTE R. NORMAN, AND CAROL W. NORMAN
3. The FULL ADDRESS of the OWNER is 615 WEST UTAH AVE PAYTON, UT 84651
4. The NATURE OF THE INTEREST or ESTATE of the undersigned is: In fee.
(If other than fee, strike "in fee" and insert, for example, "purchaser under contract of purchase," or "lessee.")
5. The FULL NAMES and FULL ADDRESSES of ALL PERSONS, if any, WHO HOLD SUCH INTEREST or ESTATE with the undersigned as JOINT TENANTS or as TENANTS IN COMMON are:

NAMES	ADDRESSES
6. A work of improvement on the property hereinafter described was COMPLETED December 06, 1998
7. The work of improvement completed is described as follows: Completion of Improvements
8. The NAME OF THE ORIGINAL CONTRACTOR, if any, for such work of improvement is _____
9. The street address of said property is 131 WOODLAND WAY
10. The property on which said work of improvement was completed is in the City of STATELINE County of DOUGLAS, State of Nevada, and is described as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Date: 12-24-98

STATE OF Utah NEVADA

COUNTY OF Utah } SS

On December 24, 1998 personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be),
Monte R. Norman
Carol W. Norman,
personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

Edward K. Christensen
Signature

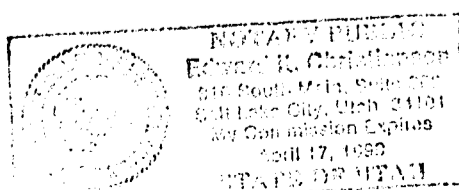
Signature of the owner
or agent of owner Monte R. Norman
MONTE R. NORMAN

Carol W. Norman
CAROL W. NORMAN

Verification for INDIVIDUAL owner:

I, the undersigned, declare under penalty of perjury under the laws of the State of Nevada that I am the owner of the aforesaid interest or estate in the property described in the above notice; that I have read said notice, that I know and understand the contents thereof, and that the facts stated therein are true and correct.

Monte R. Norman Carol W. Norman
(Signature of owner named in paragraph 2)



0457986

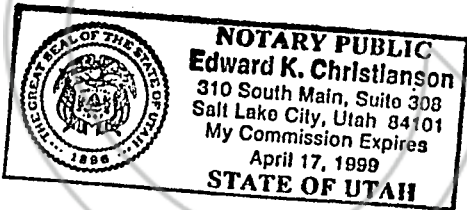
BK0199PG0419

State of Utah
County of Utah

On this 24 day of December, 1998, Monte R. & Carol W. Norman personally appeared before me,

whose identity I verified on the basis of Drivers Licence Cal New His
Her
who is personally known to me,
whose identity I verified on the oath/affirmation of _____
a credible witness,

to be the signer of the foregoing document, and he/she acknowledged that he/she signed it.



Edward K. Christlanson

Notary Public
My Commission expires: April 17, 1999

Attribution Clause: This Acknowledgment Certificate is prepared for, and exclusively belongs to, the accompanying document entitled

_____, which consists of _____ page(s) and is dated _____.
If this Certificate is appropriated to any document other than the one described herein, it shall be deemed null and void.

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DEC 31 '98 09:50AM FATCO ZEPHYR GOVE

Exhibit A

DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, AND DESCRIBED AS FOLLOWS:

A parcel of land being a portion of the Northeast Quarter of the Northwest Quarter of Section 26, Township 13 North, Range 18 East, M.D.B. & M., described as follows:

Commencing at the one-quarter corner common to Sections 23 and 26 in said Township and Range; thence North 89°46' West along the North line of the Northwest Quarter of said Section 26 a distance of 655.20 feet; thence South 0°08' West a distance of 249.71 feet to the true point of beginning; thence South 0°08' West 130.37 feet; thence North 78°05'21" West a distance of 90.12 feet; thence South 65°19' West a distance of 82.61 feet to a point on the East line of an existing roadway; thence North 0°08' East along said roadway a distance of 144.99 feet; thence South 89°59'10" East a distance of 163.81 feet to the true point of beginning.

EXCEPTING that Parcel of land as deeded to the Kingsbury General Improvement District in Deed recorded April 16, 1974, in Book 474, Page 381, Document No. 72710, Official Records of Douglas County, State of Nevada described as follows:

A parcel of land lying wholly within the Northeast Quarter of the Northwest Quarter of Section 26, Township 13 North, Range 18 East, M.D.B. & M. and being further described as beginning at the Northwest corner of that certain parcel as described in Book 80 at Page 568, Official Records of Douglas County, Nevada, the TRUE POINT OF BEGINNING; thence along the North line of said parcel South 89°59'10" East, 15.00 feet; thence South 00°08'00" West, 138.40 feet; thence South 66°19'00" West 16.40 feet; thence along the Westerly boundary of said parcel North 00°08'00" East, 144.99 feet to the point of beginning.

AP # 07-180-11

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COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 JAN -5 A11 :20

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LINDA SLATER
RECORDER

\$10 PAID ~~2~~ DEPUTY