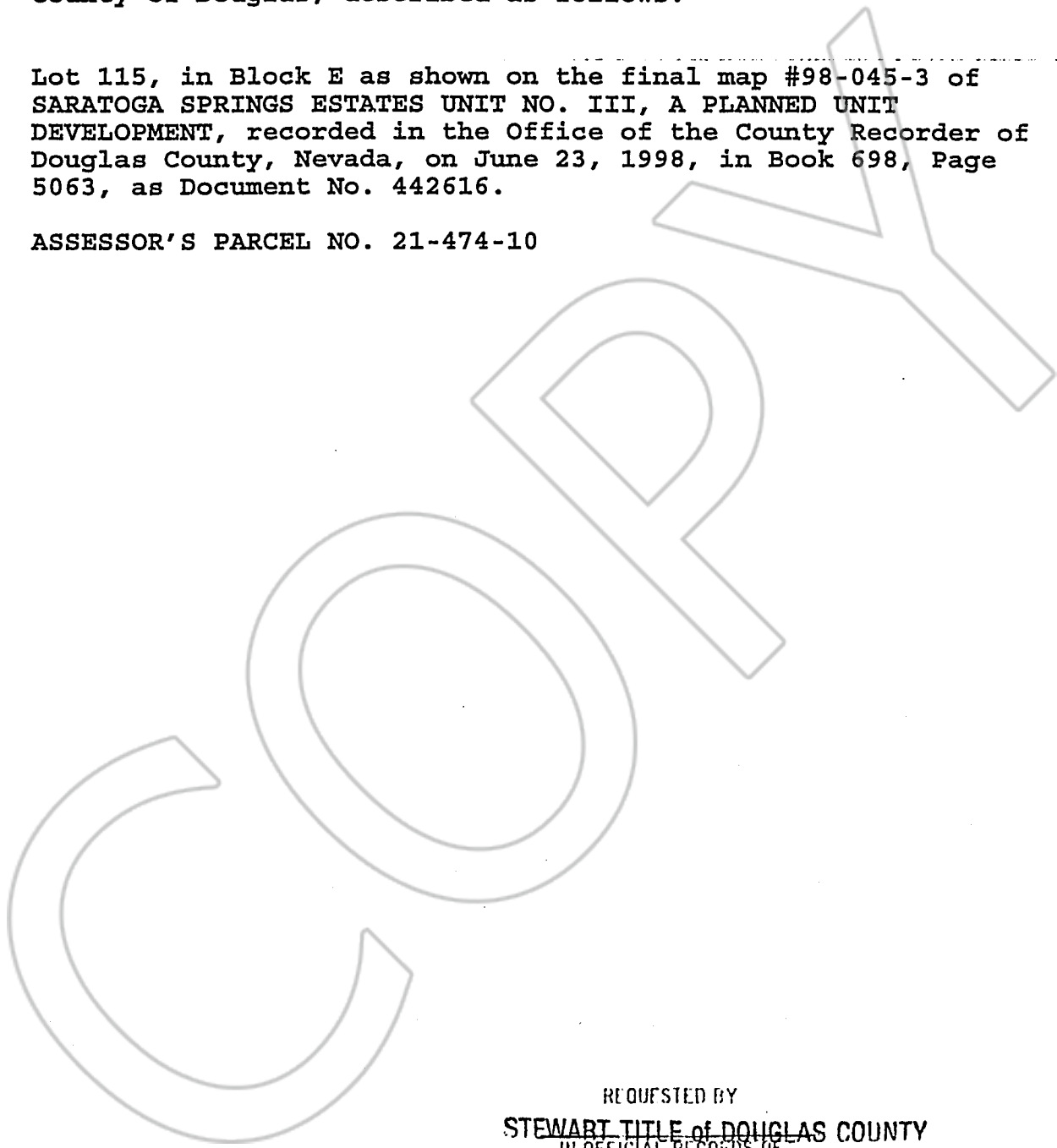


Exhibit "A"
LEGAL DESCRIPTION

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

Lot 115, in Block E as shown on the final map #98-045-3 of
SARATOGA SPRINGS ESTATES UNIT NO. III, A PLANNED UNIT
DEVELOPMENT, recorded in the Office of the County Recorder of
Douglas County, Nevada, on June 23, 1998, in Book 698, Page
5063, as Document No. 442616.

ASSESSOR'S PARCEL NO. 21-474-10



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 APR 16 AIO:30

SCHEDULE A
CLTA PRELIMINARY REPORT
(7/88)

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BK0499PG3263

LINDA SLATER
RECORDER
\$8.00 PAID *Kg* DEPUTY

STEWART TITLE
Guaranty Company