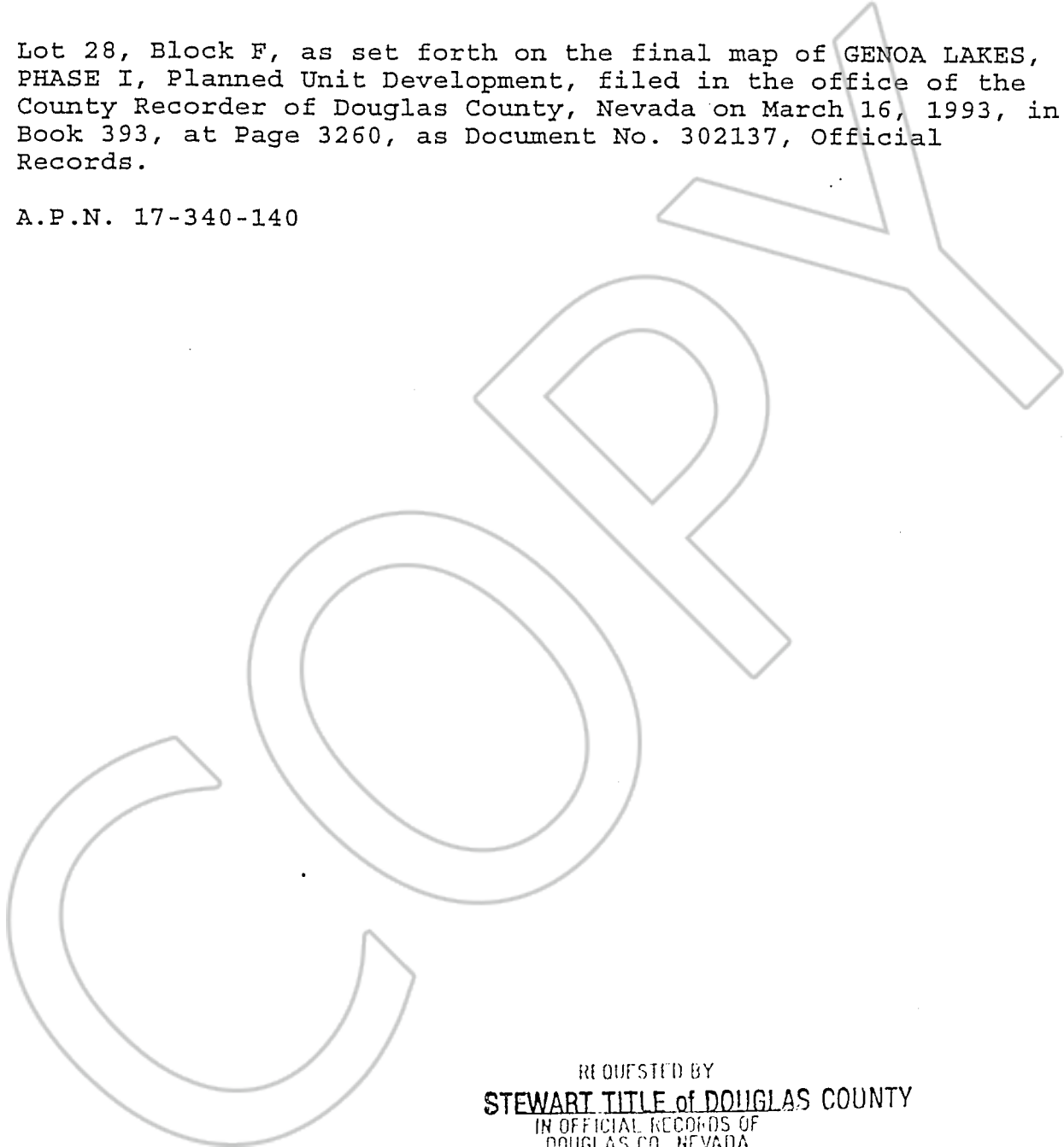


LEGAL DESCRIPTION

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

Lot 28, Block F, as set forth on the final map of GENOA LAKES, PHASE I, Planned Unit Development, filed in the office of the County Recorder of Douglas County, Nevada on March 16, 1993, in Book 393, at Page 3260, as Document No. 302137, Official Records.

A.P.N. 17-340-140



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

'99 JUN -8 P3:42

SCHEDULE A
CLTA PRELIMINARY REPORT
(7/88)

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LINDA SLATER
RECORDER
\$ 8.00 PAID DEPUTY

STEWART TITLE
Guaranty Company