

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of El Dorado } ss.

On Sept 27, 1999, before me, Teresa A. Edison, Notary Public,
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Sammy F. Cemo
Name(s) of Signer(s)

- personally known to me
- proved to me on the basis of satisfactory evidence



to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Teresa A. Edison
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Grant, Bargain and Sale Deed

Document Date: _____ Number of Pages: _____

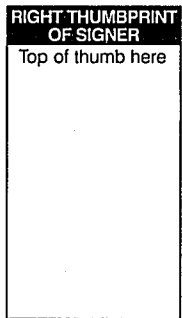
Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____



0477836

BK0999PG6117

EXHIBIT "A"

LEGAL DESCRIPTION

ESCROW NO.: 99032150

Lot 31, in Block D, as set forth on Final Subdivision Map
FSM-1006-5 for CHICHESTER ESTATES Phase 5, filed in the office of
the County Recorder of Douglas County, Nevada, and recorded on
April 9, 1999, in Book 499, at Page 1900, as Document No. 465394.

Assessors Parcel Nos. 1320-33-813-024

COPY

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

1999 SEP 30 PM 2: 38

LINDA SLATER
RECORDER

\$ 9.00 PAID KJ DEPUTY

0477836

BK0999PG6118