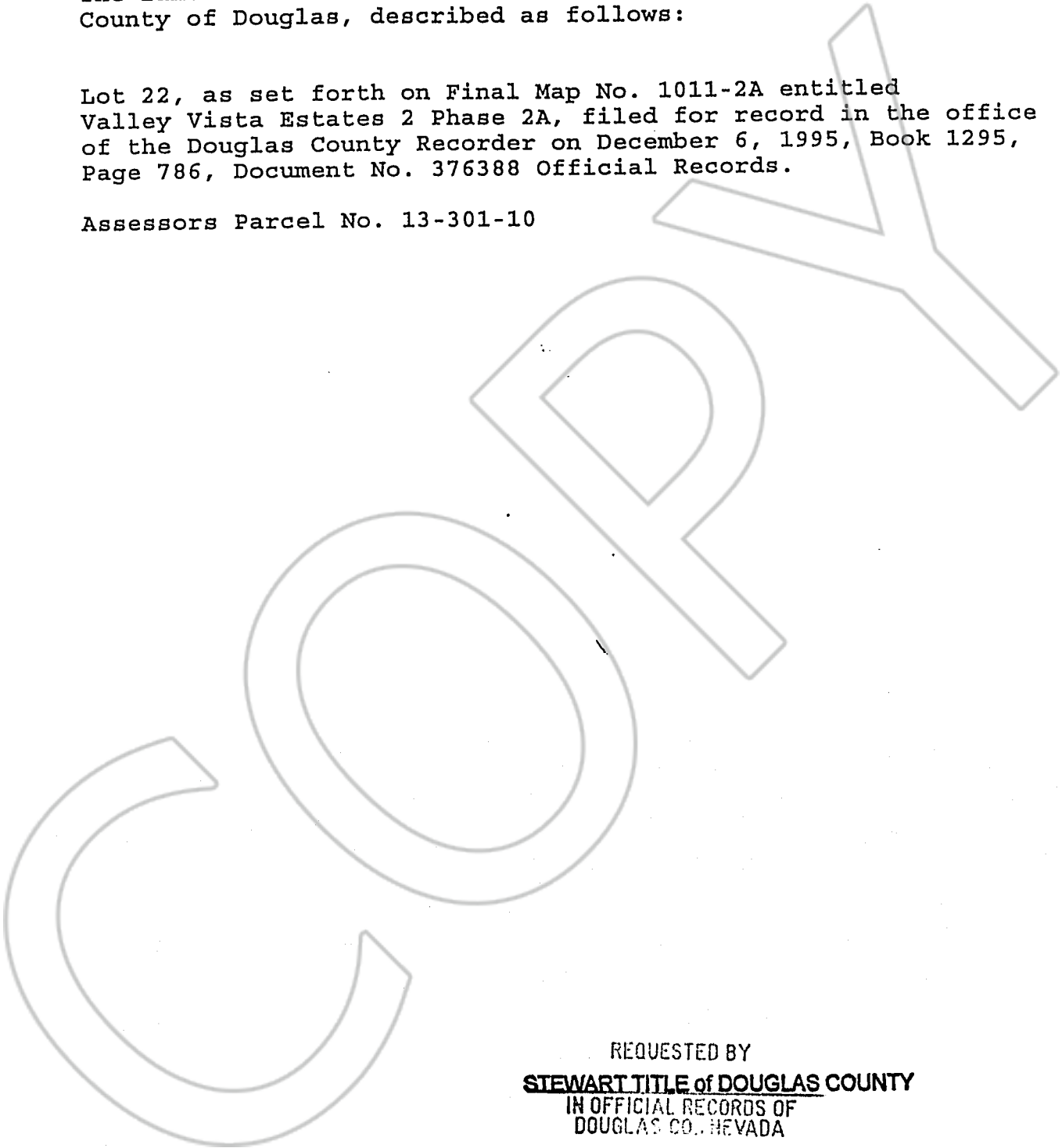


LEGAL DESCRIPTION

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

Lot 22, as set forth on Final Map No. 1011-2A entitled
Valley Vista Estates 2 Phase 2A, filed for record in the office
of the Douglas County Recorder on December 6, 1995, Book 1295,
Page 786, Document No. 376388 Official Records.

Assessors Parcel No. 13-301-10



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

1999 OCT 13 PM 3: 32

LINDA SLATER
RECORDER

SS PAID *KO* DEPUTY

STEWART TITLE
Guaranty Company

SCHEDULE A

CLTA PRELIMINARY REPORT

(7/88)

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