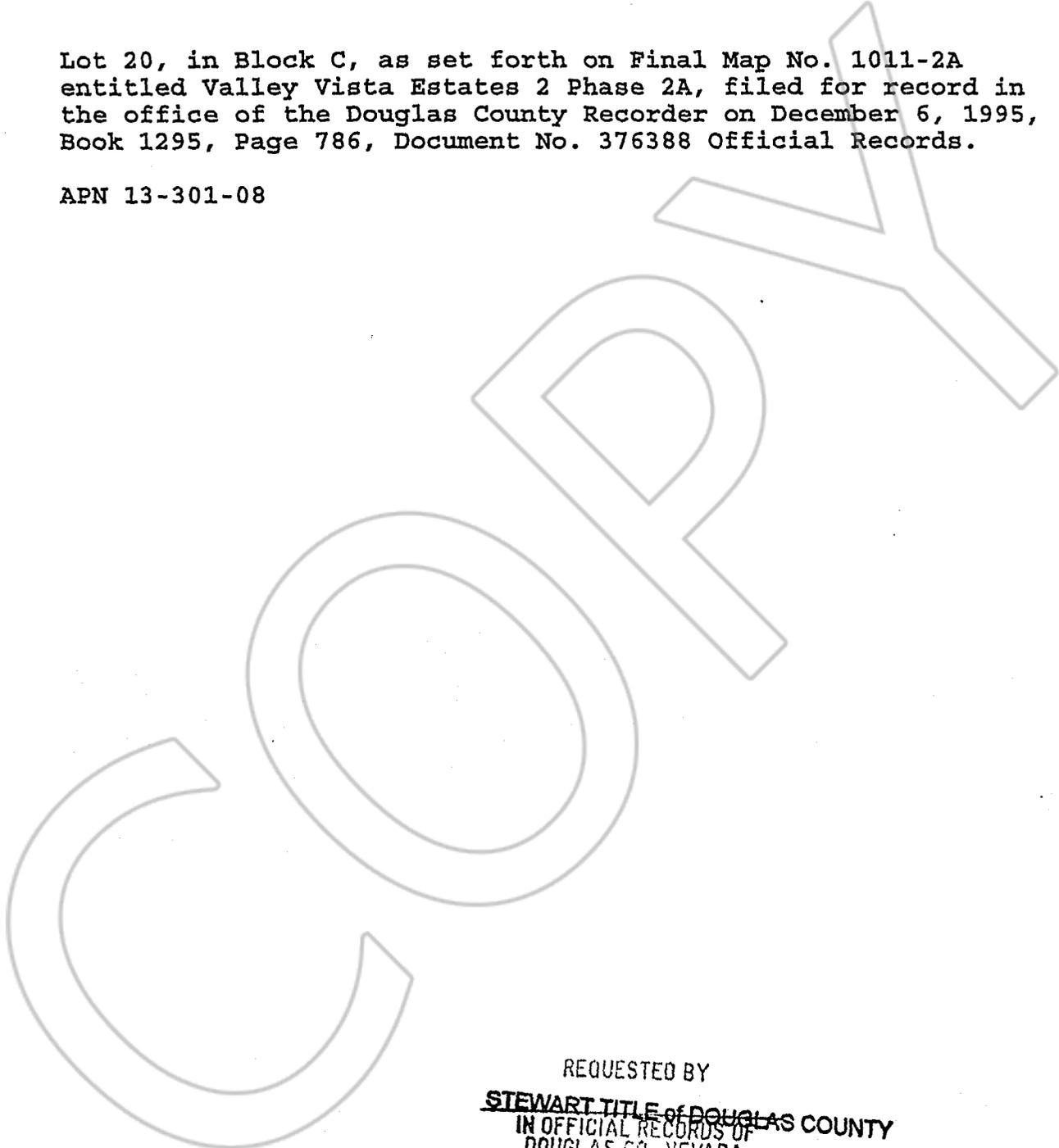


LEGAL DESCRIPTION

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

Lot 20, in Block C, 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.

APN 13-301-08



REQUESTED BY

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

1999 NOV -4 PM 3: 50

LINDA SLATER
RECORDER

\$8.00 PAID *[Signature]* DEPUTY

SCHEDULE A
CLTA PRELIMINARY REPORT
(7/88)

0480039

BK 1199PG0715

STEWART TITLE
Guaranty Company