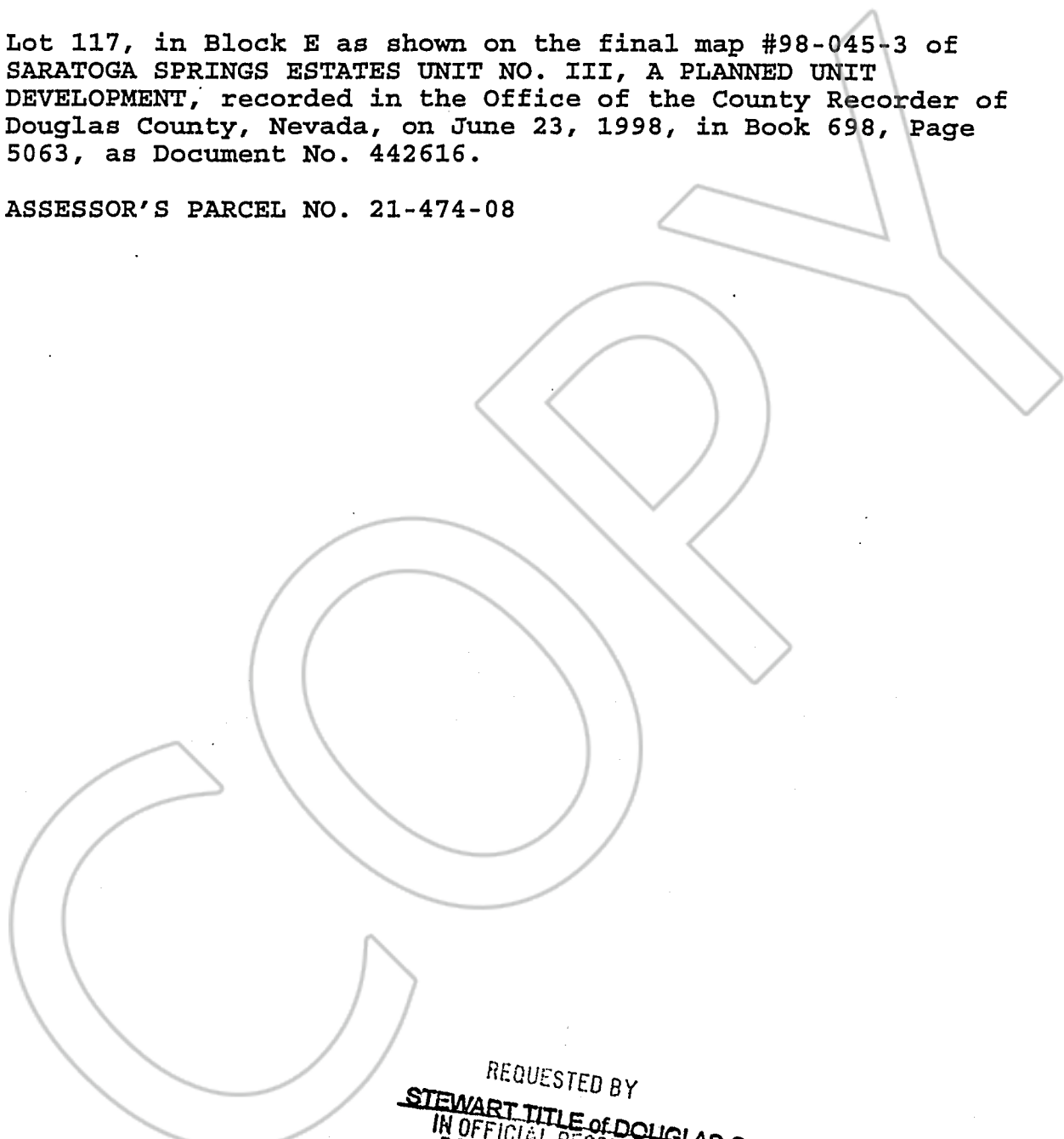


Exhibit "A"
LEGAL DESCRIPTION

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

Lot 117, 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. 21-474-08



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

1999 NOV -4 PM 3: 54

LINDA SLATER
RECORDER

PAID J. DEPUTY

048004

BK 1199PG0725

STEWART TITLE
Guaranty Company