

Richard Bertea
369 San Miguel Dr. #300
Newport Beach, CA 92660

AFFIDAVIT
DISCLOSURE STATEMENT

I, RICHARD BERTEA, OWNER OF APN 1219-15-001-001 CONSISTING OF 43.83 ACRES IN DOUGLAS COUNTY, NEVADA, DO HEREBY UNDERSTAND AND AGREE WITH THE CONDITIONS OF THE FLOODPLAIN VARIANCE APPROVED BY THE DOUGLAS COUNTY PLANNING COMMISSION ON 10 JULY, 2001, WHICH ARE AS FOLLOWS:

1. THE ISSUANCE OF A VARIANCE TO CONSTRUCT A STRUCTURE BELOW THE BASE FLOOD LEVEL MAY RESULT IN INCREASED PREMIUM RATES FOR FLOOD INSURANCE; AND
2. SUCH CONSTRUCTION BELOW THE BASE FLOOD LEVEL INCREASES RISKS TO LIFE AND PROPERTY.

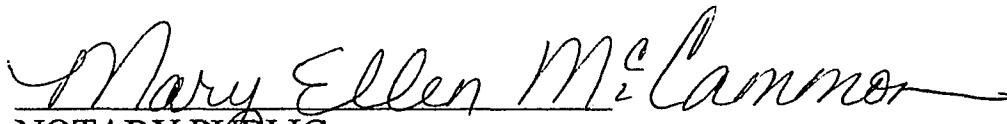


 RICHARD BERTEA

STATE OF CALIFORNIA)
) SS.
 COUNTY OF Orange)

On this 13th day of July, 2001, in the year 2001, before me Mary Ellen McCammon, ^{NOTARY} ~~Public~~, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



 NOTARY PUBLIC

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Orange } ss.

On 7/13/01, before me, Mary Ellen McCammon ^{NOTARY} _{Public}

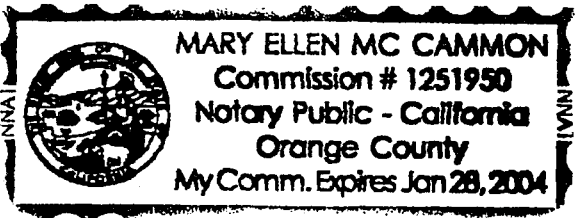
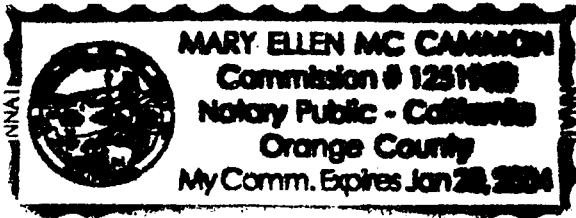
Date

Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Richard Berteau

Name(s) of Signer(s)

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



Place Notary Seal Above

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.

Mary Ellen Mc Cammon
Signature of Notary Public

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: Disclosure Statement

Document Date: 7/13/01

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: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

0518491

BK0701PG3972

COPY

REQUESTED BY
Dan Jenkins
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 JUL 17 PM 3:20

LINDA SLATER
RECORDER

\$ 9.00 PAID GL DEPUTY

0518491

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