A.P. No. 14 Escrow No. 20

1420-28-211-022 2001-50792-DEC

R.P.T.T. \$378.30 377.00

WHEN RECORDED MAIL TO: Mr. and Mrs. Patrick Chandler 1283 La Sierra Court Minden, NV 89423

MAIL TAX STATEMENT TO: Greenpoint Mtg. Funding, Inc. P.O. Box 79363 City of Industry, CA 91716-9363

GRANT, BARGAIN and SALE DEED

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

H & S Construction, Inc., a Nevada corporation

do(es) hereby GRANT, BARGAIN and SELL to

Patrick A. Chandler and Carrie M. Chandler, husband and wife as joint tenants with right of survivorship

the real property situate in the County of Douglas, State of Nevada, described as follows:

Lot 36 of Block B as said Lot and Block are set forth on the Final Map #PD99-02-04 for SARATOGA SPRINGS ESTATES UNIT 4, A Planned Unit Development, recorded May 19, 2000 in Book 0500 of Official Records, Page 4445, Douglas County, Nevada as Document No. 492337, and amended by Certificate of Amendment Recorded November 30, 2000, in Book 1100, Page 6042, as Document No. 504169, Official Records.

TOGETHER with all tenements, hereditaments and appurtenances, including easements and water rights, if any, thereto belonging or appertaining, and any reversions, remainders, rents, issues or profits thereof.

Date 11-28-01

H & S Construction, Inc., a Nevada corporation

By: Randall S. Harris, President

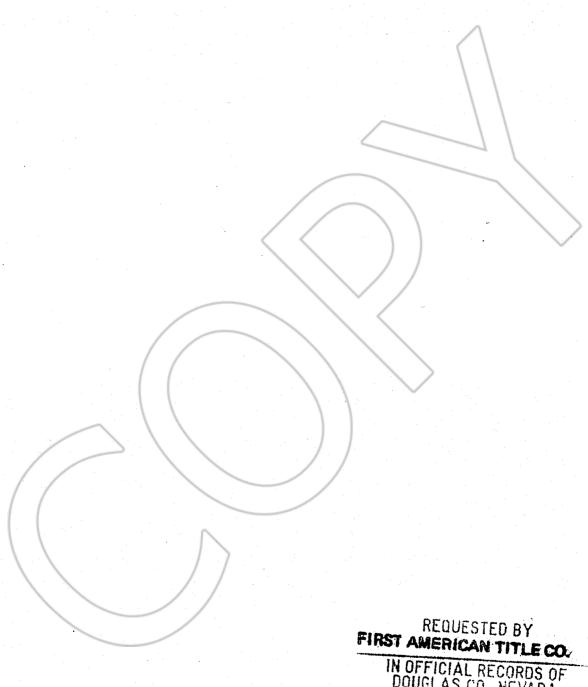
State of Nevada County of Douglas

This instrument was acknowledged before me on November 28, 2001 by Randall S. Harris

Danielle E. Curtis Notarial Officer



0530027BK | 20 | PG | 4 4 7 5



0530027 BK 1201PG4476 IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2001 DEC 13 PM 3: 27

LINDA SLATER RECORDER