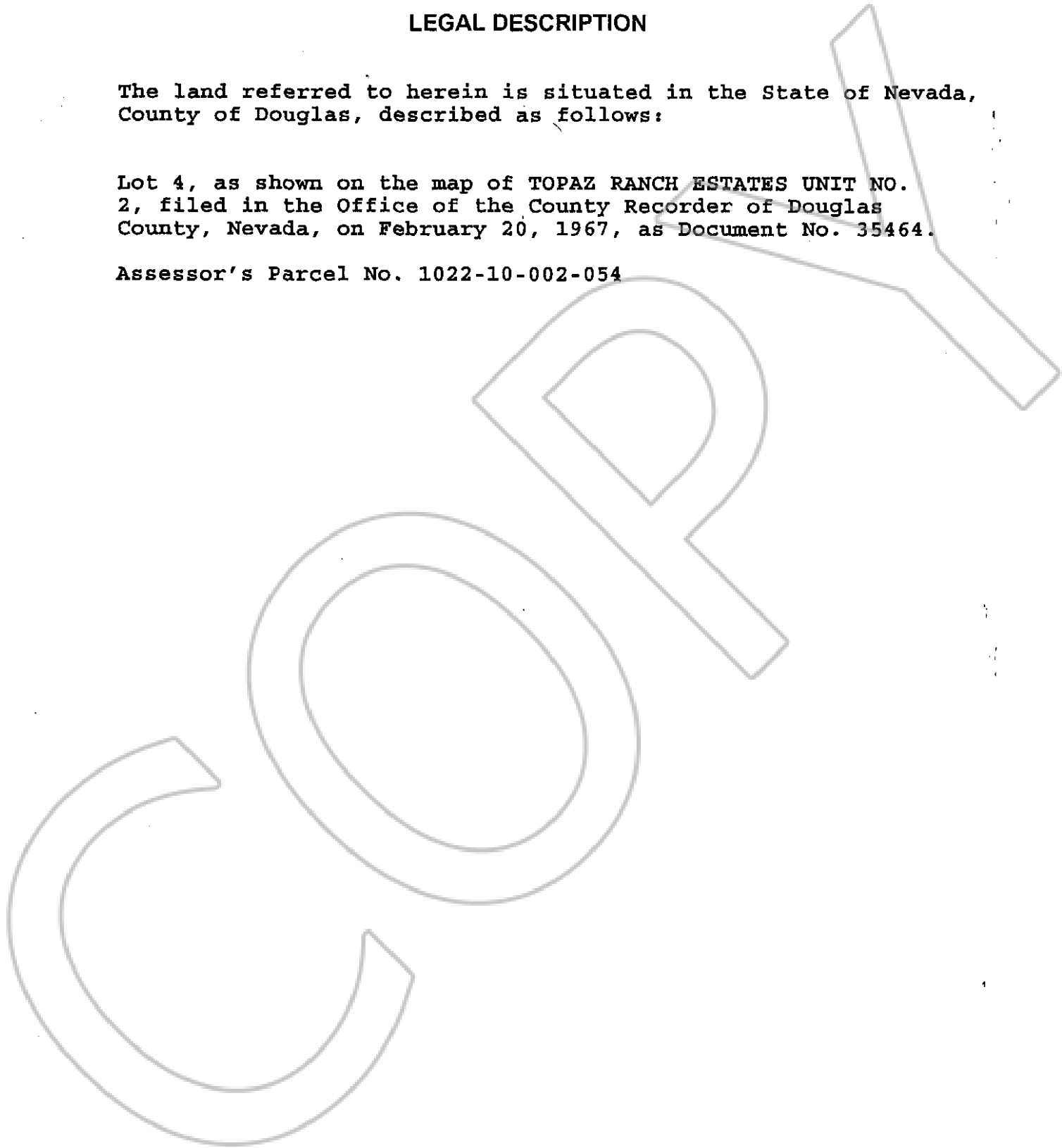


LEGAL DESCRIPTION

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

Lot 4, as shown on the map of TOPAZ RANCH ESTATES UNIT NO.
2, filed in the Office of the County Recorder of Douglas
County, Nevada, on February 20, 1967, as Document No. 35464.

Assessor's Parcel No. 1022-10-002-054



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