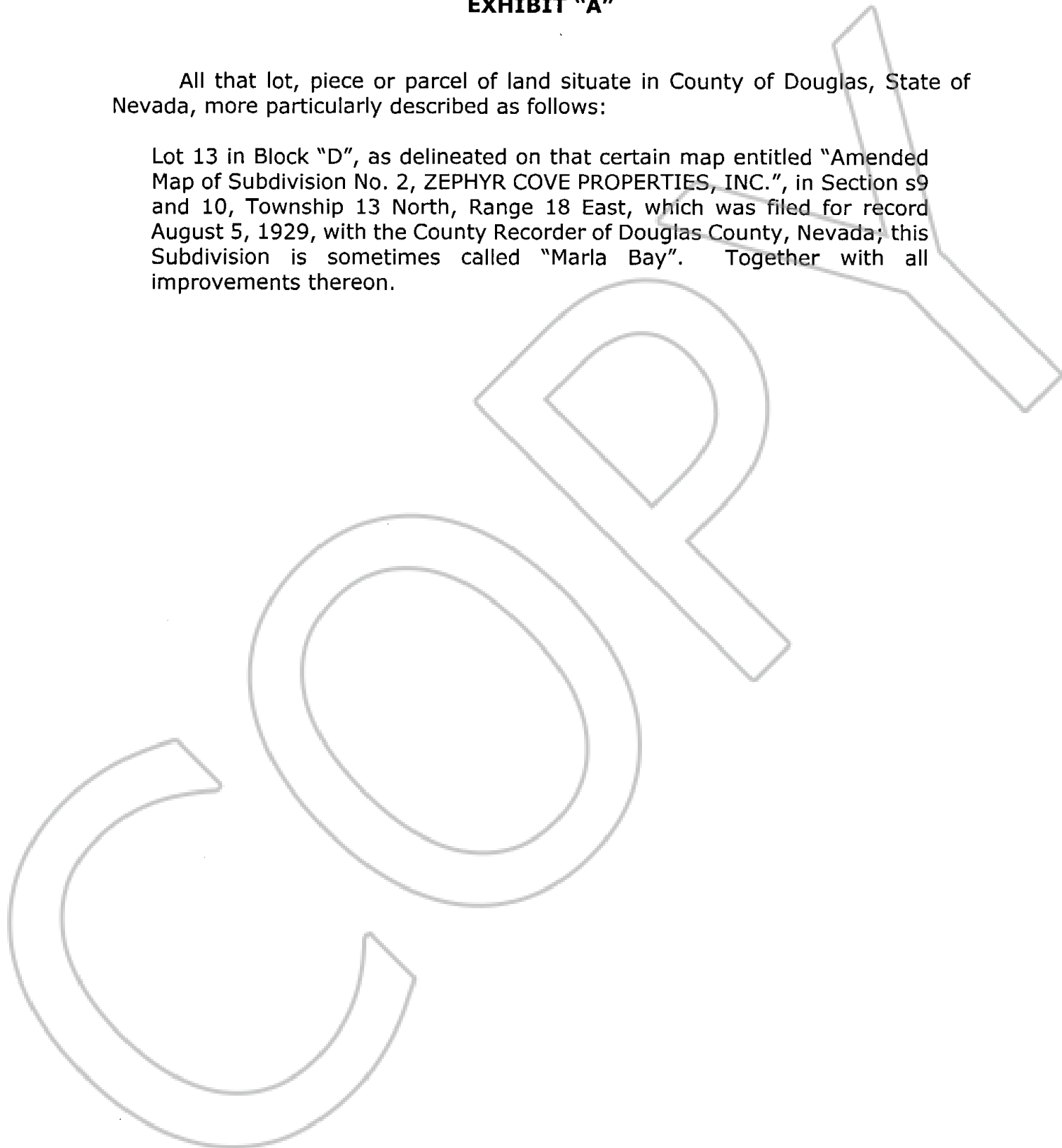


EXHIBIT "A"

All that lot, piece or parcel of land situate in County of Douglas, State of Nevada, more particularly described as follows:

Lot 13 in Block "D", as delineated on that certain map entitled "Amended Map of Subdivision No. 2, ZEPHYR COVE PROPERTIES, INC.", in Section 9 and 10, Township 13 North, Range 18 East, which was filed for record August 5, 1929, with the County Recorder of Douglas County, Nevada; this Subdivision is sometimes called "Marla Bay". Together with all improvements thereon.



0631139

BK1204PG02260