

DOC # 0640537
03/31/2005 02:39 PM Deputy: BC
OFFICIAL RECORD
Requested By:
STEWART TITLE

APN(s): 1419-26-001-011
1419-26-001-001
1319-03-610-001
1319-03-711-001
1319-03-810-001
1319-10-112-001

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 27 Fee: 40.00
BK-0305 PG-14504 RPTT: 0.00



RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:

Z Servicing, Inc.
P.O. Box 11832
Zephyr Cove, NV 89448

050700185

ASSIGNMENT OF DEED OF TRUST

THIS ASSIGNMENT OF DEED OF TRUST IS DATED MARCH 21, 2005 BETWEEN GENOA NATIONAL, LLC, a Nevada limited liability company (referred to below as "Assignor"), whose address is P. O. Box 439, Stateline, NV 89449; and Z LOAN & INVESTMENT, LLC, its Successors and/or Assigns as to an undivided 50% interest, and NOVASEL & SCHWARTE INVESTMENTS, INC., a California corporation, doing business as WESTERN HIGHLAND MORTGAGE COMPANY, its Successors and/or Assigns as to an undivided 50% interest (referred to below as "Assignee"), whose address is C/O Z SERVICING, INC., P. O. Box 11832, Zephyr Cove, NV 89448.

DEED OF TRUST. MDA ENTERPRISES, INC., a Nevada Corporation, executed and granted to STEWART TITLE OF DOUGLAS COUNTY, as Trustee, for the benefit of GENOA NATIONAL, LLC, a Nevada limited liability company, the Beneficiary, the following described Deed of Trust dated March 17, 2005 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada real property records as follows:

DEED OF TRUST DATED MARCH 17, 2005, AND RECORDED MARCH 31, 2005, OFFICIAL RECORDS OF DOUGLAS COUNTY, BOOK 0305, PAGE 14455, AS DOCUMENT NO. 640536.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") located in DOUGLAS County, State of Nevada:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

The Real Property or its address is commonly known as **2865 JACKS VALLEY ROAD, GENOA, NEVADA and 1 GENOA LAKES DRIVE, GENOA, NEVADA.** The Assessor's Parcel Number(s) for the Real Property are: 1419-26-001-011, 1419-26-001-001, 1319-03-610-001, 1319-03-711-001, 1319-03-810-001, and 1319-10-112-001.

ASSIGNMENT OF DEED OF TRUST. For valuable consideration, Assignor hereby assigns and conveys to Assignee all of Assignor's right, title, and interest in and to the above described Deed of Trust, together with all of Assignor's right, title and interest in and to the promissory note or notes (or other credit agreements) secured by the Deed of Trust.

IN WITNESS HEREOF, ASSIGNOR HAS EXECUTED THIS ASSIGNMENT OF DEED OF TRUST AS OF MARCH 21, 2005.

ASSIGNOR:

GENOA NATIONAL, LLC


By: JEFFERY E. DINGMAN, Manager/Member

State of Nevada)

)ss

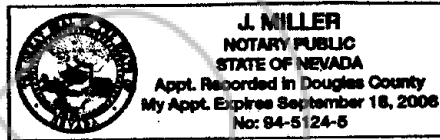
County of Douglas)

On 3/21/05, before me, J. Miller, a Notary Public, personally appeared JEFFERY E. DINGMAN personally known to me (or proved to me on the basis of satisfactory evidence) 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: J. Miller _____

[seal]



**EXHIBIT "A"
LEGAL DESCRIPTION**

Order No.: 050700779

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

LEGAL DESCRIPTION 1:

A parcel of land located within portions of Sections 26 and
27, Township 14 North, Range 19 East, Mount Diablo
Meridian, more particularly described as follows:

Adjusted Parcel 13 on that certain Record of Survey to
support Boundary Line Adjustment for Little Mondeaux
Limousin Corporation filed for record in the Office of the
Douglas County Recorder on June 30, 2003, Book 0603, Page
16374, Document No. 581895, Official Records.

APN 1419-26-001-011

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE
HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT
RECORDED AUGUST 12, 2004, BOOK 0804, PAGE 4907, AS FILE NO.
621285, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY,
STATE OF NEVADA."

Subject to a portion of that certain non-exclusive private
access easement as described below that affects a portion of
said Parcel 13:

DESCRIPTION EASEMENT #1

50' WIDE NON-EXCLUSIVE PRIVATE ACCESS EASEMENT

A fifty foot (50') wide easement for access purposes located
within a portion of Section 26, Township 14 North, Range 19
East, Mount Diablo Meridian, the centerline of which is more
particularly described as follows:

Commencing at a point on the Easterly line of Jacks Valley
Road also being a point on the North line of the Northwest
one-quarter of Section 26, Township 14 North, Range 19 East,
M.D.M., from which a found witness corner 1985 BLM aluminum
cap bears North 16°32'56" West, 5.36 feet and from which
the North one-quarter corner of said Section 26, a found

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LEGAL DESCRIPTION - continued
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1985 BLM aluminum cap bears North 89°22'26" East, 1486.06 feet; thence along said Easterly line of Jacks Valley Road South 02°11'08" West, 25.03 feet to the POINT OF BEGINNING; thence parallel to and offset 25.00 feet from said North line of the Northwest one-quarter of Section 26 North 89°22'26" East, 1487.29 feet; thence parallel to and offset 25.00 feet from the North line of the Northeast one-quarter of said Section 26 North 89°23'01" East, 1443.75 feet; thence South 00°47'05" East, 325.60 feet; thence South 09°12'15" West, 223.50 feet; thence South 20°35'43" West, 511.67 feet; thence South 09°02'13" West, 372.38 feet; thence South 72°38'46" West, 451.74 feet to the terminus of this description.

And subject to a portion of that certain non-exclusive private access easement as described below that affects a portion of said Parcel 13:

DESCRIPTION EASEMENT #2

50' WIDE NON-EXCLUSIVE PRIVATE ACCESS EASEMENT

A fifty foot (50') wide easement for access purposes located within a portion of Section 26, Township 14 North, Range 19 East, Mount Diablo Meridian, the centerline of which is more particularly described as follows:

Commencing at a found 5/8" rebar, no tag, a point on the Easterly line of Jacks Valley Road, the Northwesterly corner of Parcel 2 as shown on the Map of Division Into Large Parcels for Little Mondeaux Limousin Corporation recorded July 31, 1992 in the office of Recorder, Douglas County, Nevada, as Document No. 284936, said point bears South 32°55'56" West, 2868.09 feet from the Southwest corner of Section 26, Township 14 North, Range 19 East, M.D.M.; thence along said Easterly line of Jacks Valley Road North 21°17'11" East, 5624.78 feet to the POINT OF

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BEGINNING; thence South 57°24'21" East, 901.15 feet; thence along the arc of a curve to the right having a radius of 100.00 feet, central angle of 57°24'26", arc length of 100.19 feet, and chord bearing South 28°42'10" East; thence South, 163.85 feet; thence along the arc of a curve to the left having a radius of 100.00 feet, central angle of 59°14'14", arc length of 103.39 feet, and chord bearing South 29°37'07" East; thence South 59°14'14" East, 87.62 feet; thence South 57°20'21" East, 299.51 feet; thence along the arc of a curve to the left having a radius of 95.00 feet, central angle of 98°13'48", arc length of 162.87 feet, and chord bearing North 73°32'45" East; thence North 24°25'51" East, 166.00 feet; thence along the arc of a curve to the right having a radius of 75.00 feet, central angle of 34°48'01", arc length of 45.55 feet, and chord bearing North 41°49'51" East; thence North 59°13'52" East, 94.39 feet; thence along the arc of a curve to the right having a radius of 75.00 feet, central angle of 55°06'44", arc length of 72.14 feet, and chord bearing North 86°47'14" East; thence South 65°39'24" East, 403.40 feet; thence North 24°52'01" East, 62.44 feet; thence North 19°23'04" East, 165.42 feet; thence North 03°46'32" West, 200.60 feet to the terminus of this description.

And subject to a portion of that certain non-exclusive private access easement as described below that affects a portion of said Parcel 13:

DESCRIPTION EASEMENT #5

50' WIDE NON-EXCLUSIVE PRIVATE ACCESS EASEMENT

A fifty foot (50') wide easement for access purposes located within portions of Sections 26, 27, and 35, Township 14 North, Range 19 East, Mount Diablo Meridian, the centerline of which is more particularly described as follows:

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LEGAL DESCRIPTION - continued
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Commencing at a found 5/8" rebar, no tag, a point on the Easterly line of Jacks Valley Road, the Northwesterly corner of Parcel 2 as shown on the Map of Division Into Large Parcels for Little Mondeaux Limousin Corporation recorded July 31, 1992 in the office of Recorder, Douglas County, Nevada as Document No. 284936, said point bears South 32°55'56" West, 2868.09 feet from the Northwest corner of Section 35, Township 14 North, Range 19 East, Mount Diablo Meridian; thence along the Easterly line of Jacks Valley Road North 21°17'11" East, 3824.96 feet to the POINT OF BEGINNING; thence South 48°04'14" East, 137.81 feet; thence South 67°56'54" East, 136.45 feet; thence South 76°57'51" East, 115.98 feet; thence South 43°47'31" East, 408.02 feet; thence South 69°32'35" East, 488.75 feet; thence South 45°22'30" East, 538.44 feet; thence South 33°32'36" East, 651.56 feet; thence South 48°38'31" East, 411.00 feet; thence South 24°30'27" East, 181.95 feet; thence South 44°27'16" West, 169.89 feet; thence South 75°08'00" East, 662.33 feet; thence North 85°16'59" East, 346.54 feet; thence North 61°34'17" East, 459.01 feet; thence North 34°22'26" East, 306.36 feet; thence South 79°02'24" East, 532.81 feet; thence North 86°15'01" East, 745.21 feet; thence North 43°11'41" East, 321.95 feet; thence North 54°28'57" East, 341.00 feet; thence North 00°10'00" East, 335.73 feet; thence South 89°50'00" East, 43.66 feet to the terminus of this description.

And subject to a portion of that certain non-exclusive private access easement as described below that affects a portion of said Parcel 13:

DESCRIPTION EASEMENT #6

50' WIDE NON-EXCLUSIVE PRIVATE ACCESS EASEMENT

A fifty foot (50') wide easement for access purposes located within portions of Section 26, 27, and 35, Township 14

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LEGAL DESCRIPTION - continued
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North, Range 19 East, Mount Diablo Meridian, the centerline of which is more particularly described as follows:

Commencing at a found 5/8" rebar, no tag, a point on the Easterly line of Jacks Valley Road, the Northwesterly corner of Parcel 2 as shown on the Map of Division Into Large Parcels for Little Mondeaux Limousin Corporation recorded July 31, 1992 in the office of Recorder, Douglas County, Nevada as Document No. 284936, said point bears South 32°55'56" West, 2868.09 feet from the Northwest corner of Section 35, Township 14 North, Range 19 East, Mount Diablo Meridian; thence along the Easterly line of Jacks Valley Road North 21°17'11" East, 3824.96 feet to the POINT OF BEGINNING; thence South 48°04'14" East, 137.81 feet; thence South 67°56'54" East, 136.45 feet; thence South 76°57'51" East, 115.98 feet; thence South 43°47'31" East, 408.02 feet; thence South 69°32'35" East, 488.75 feet; thence South 45°22'30" East, 538.44 feet; thence South 33°32'36" East, 651.56 feet; thence South 48°38'31" East, 411.00 feet; thence South 24°30'27" East, 181.95 feet; thence South 44°27'16" West, 307.50 feet; thence South 00°39'05" West, 154.48 feet; thence South 30°05'03" East, 737.69 feet to the terminus of this description.

The Basis of Bearing of this description is North 89°23'01" East, the North line of the Northeast one-quarter (NE 1/4) of Section 26, Township 14 North, Range 19 East, M.D.M. per Map of Division Into Large Parcels for Little Mondeaux Limousin Corporation recorded July 31, 1992 as Document No. 284936.

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED AUGUST 12, 2004, IN BOOK 0804, AT PAGE 4907, AS FILE NO. 621285, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

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(H) EXCEPTING THEREFROM non-exclusive 50 foot wide access easements, created in that certain document entitled "EASEMENT AMENDMENT DEED", executed by Little Mondeaux Limousin Corporation, recorded on February 25, 1998 as document no. 0433367 in Book 0298 page 4658, of the Official Records of Douglas County, Nevada.

(F) EXCEPTING THEREFROM an easement for non-exclusive access purposes within the Easement Area, created in that certain document entitled "Master Grant Deed" executed by Ronald L. Simek, et al, recorded on December 31, 1996 as document No. 403934, in Book 1296 page 4911, of the Official Records of Douglas County, Nevada.

(U) EXCEPTING THEREFROM an easement for pedestrian and vehicular ingress and egress to and from that certain real property; private irrigation purposes, including, without limitation, the installation, construction, repair, maintenance, and replacement of private irrigation improvements within the Easement Area, such as without limitation, pipelines, pumps, and other facilities used for private irrigation; and the installation, construction, repair, maintenance, and replacement of roadway improvements within the Easement Area, such as without limitation, asphalt paving, cattle guards, and so forth, created in that certain document entitled "Grant of Private Access and Private Irrigation Easement (#OS10)", executed by Ronald L. Simek, recorded on February 3, 2004, as document No. 0603680 in Book 0204 page 00954, of the Official Records of Douglas County, Nevada.

(D1) EXCEPTING THEREFROM a 50 foot wide access, irrigation, and utility easement, over and across those certain lands described in document recorded February 3, 2004 in Book 0204, Page 1130, as Document No. 0603689, of the Official Records of Douglas County, Nevada.

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(V) EXCEPTING THEREFROM that certain conveyance of a Well Site, along with an easement for the installation, construction, repair, maintenance, and replacement of well and waterline improvements within the Easement Area, such as, without limitation, wells, waterlines, piping, pumps, valves, meters, well equipment, and other improvements and equipment related to well and waterline systems and facilities, created in that certain document entitled "Grant of Well and Waterline Easement (#OS11)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603681 in Book 0204 page 00978, of the Official Records of Douglas County, Nevada.

(X) EXCEPTING THEREFROM an easement for the installation, construction, repair, maintenance, and replacement of well and waterline improvements within the Easement Area, such as, without limitation, wells, waterlines, piping, pumps, valves, meters, well equipment, and other improvements and equipment related to well and waterline systems and facilities, created in that certain document entitled "Grant of Well and Waterline Easement (#OS13)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603683 in Book 0204 page 01017, of the Official Records of Douglas County, Nevada.

(W) EXCEPTING THEREFROM an easement for purposes of installing, constructing, repairing, maintaining, and replacing waterlines and other waterline related improvements and systems within the Easement Area, created in that certain document entitled "Grant of Relocatable Waterline Easement (#OS12)", executed by Ronald L. Simek, recorded on February 3, 2004 as Document No. 0603682 in Book 0204, Page 00994, of the Official Records of Douglas County, Nevada.

(S) EXCEPTING THEREFROM a 50 foot relocatable public utility easement, over and across those certain lands described in document recorded February 3, 2004 in Book 0204, Page 0841,

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as Document No. 0603675 of the Official Records of Douglas County, Nevada.

(Q) EXCEPTING THEREFROM a perpetual non-exclusive easement for public utility purposes, including, without limitation, the installation, construction, repair, maintenance and replacement of public utility improvements within the Easement Area described in document recorded February 3, 2004 in Book 0204, Page 00808, as Document No. 0603673, of the Official Records of Douglas County, Nevada.

(B1) EXCEPTING THEREFROM a non-exclusive 40 foot sanitary sewer and storm drainage easement within the Easement Area, created in that certain document entitled "Grant of Sanitary Sewer and Storm Drainage Easement (#OS17)", recorded February 3, 2004 in Book 0204, Page 01090, as Document No. 0603687, of the Official Records of Douglas County, Nevada.

(O) EXCEPTING THEREFROM an easement for purposes of installing, constructing, repairing, maintaining, and replacing sanitary sewer lines and other sewer systems within the Easement Area, created in that certain document entitled "Grant of Sanitary Sewer Easement (#OS1)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603671 in Book 0204 page 00781, of the Official Records of Douglas County, Nevada.

(G) TOGETHER WITH a License Agreement executed by Douglas County, wherein Douglas County grants a license to construct and maintain certain improvements, namely a golf cart and pedestrian crossing and related golf course usage (hereinafter referred to as "Crossing"), on a portion of Jacks Valley Road, a public right-of-way owned by Douglas County, created in that certain document entitled "License Agreement" executed by Douglas County, recorded on November 14, 1997 as document No. 0426339 in Book 1197 page 2758, of
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the Official Records of Douglas County, Nevada.

(I) ALSO TOGETHER WITH a golf play easement for flight of golf balls over, across, and upon the Residential Property; Doing of every act necessary and incident to the playing of golf and other recreational activities on the Golf Course Property, including, but not limited to, the operation of lighting facilities for operation of tennis, swimming, driving range, and golf practice facilities during hours of darkness, and the creation of usual and common noise levels associated with such recreational activities and use and operation of the Golf Course Facilities; Creation of noise related to the normal maintenance and operation of the Golf Course Property and the Golf Course Facilities, including, but not limited to, the operation of mowing and spraying equipment, it being acknowledged that such noise may occur from early morning until late evening; and an easement for the overspray of herbicides, fungicides, pesticides, fertilizers, and water over portions of the Residential Property located adjacent top the Golf Course Property, created in that certain document entitled "Golf Play Easement", executed by Ronald L. Simek, recorded on June 12, 1993 as document No. 0441879 in Book 0698 page 3055, of the Official Records of Douglas County, Nevada.

(Q) ALSO TOGETHER WITH that portion of (Q) traversing Parcel 14, an easement for public utility purposes, including, without limitation, the installation, construction, repair, maintenance, and replacement of public utility improvements within the Easement Area, such as, without limitation, gas, electric, water, sewer, telephone, storm drain, and cable TV lines and facilities owned or maintained (or to be owned or maintained) by any public utility (as defined in Section 704.020 of the Nevada Revised Statutes (or its successor statute)), created in that certain document entitled "Grant of Public Utility Easement (#OS3)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603673

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in Book 0204 page 00808, of the Official Records of Douglas County, Nevada.

(I1) ALSO TOGETHER WITH an easement for pedestrian and vehicular ingress and egress to and from that certain real property; and the installation, construction, repair, maintenance, and replacement of roadway improvements within the Easement Area, such as, without limitation, asphalt paving, cattle guards, and so forth, created in that certain document entitled "Grant of Private Access Easement (#OS7)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603677 in Book 0204 page 00882, of the Official Records of Douglas County, Nevada.

(W) ALSO TOGETHER WITH that portion of (W) which traverses Remainder Parcel 2, an easement for purposes of installing, constructing, repairing, maintaining, and replacing waterlines and other waterline related improvements and systems within the Easement Area, created in that certain document entitled "Grant of Relocatable Waterline Easement (#OS12)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603682 in Book 0204 page 00994, of the Official Records of Douglas County, Nevada.

LEGAL DESCRIPTION 2:

A parcel of land located within portions of Section 26 and 27, Township 14 North, Range 19 East, Mount Diablo Meridian, more particularly described as follows:

Parcel 22 on that certain Record of Survey to support a Boundary Line Adjustment for Ronald L. Simek, Little Mondeaux Limousin Corporation and The Pivot Limited Partnership filed for record in the office of the Douglas County Recorder on December 31, 1996 in Book 1296 at Page 4975, as Document No. 403935, Official Records.

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APN 1419-26-001-001

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE
HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT
RECORDED AUGUST 12, 2004, BOOK 0804, PAGE 4907, AS FILE NO.
621285, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY,
STATE OF NEVADA."

(M) EXCEPTING THEREFROM various easements for storm drainage
purposes, slope and drainage purposes, created in that
certain document entitled "Easement Deed", executed by
Ronald L. Simek, recorded on March 6, 2002 as document No.
0536314 in Book 0302 page 01943, of the Official Records of
Douglas County, Nevada.

(P) EXCEPTING THEREFROM an easement for installing,
constructing, repairing, maintaining, and replacing
sanitary sewer lines, waterlines, and other waterline and
sewer systems within the Easement Area, created in that
certain document entitled "Grant of Sanitary Sewer and
Waterline Easement (#OS2)", executed by Ronald L. Simek,
recorded on February 3, 2004 as document No. 0603672 in
Book 0204 page 00799, of the Official Records of Douglas
County, Nevada.

(G) TOGETHER WITH a License Agreement executed by Douglas
County, wherein Douglas County grants a license to
construct and maintain certain improvements, namely a golf
cart and pedestrian crossing and related golf course usage
(hereinafter referred to as "Crossing"), on a portion of
Jacks Valley Road, a public right-of-way owned by Douglas
County, created in that certain document entitled "License
Agreement" executed by Douglas County, recorded on November
14, 1997 as document No. 0426339 in Book 1197 page 2758, of
the Official Records of Douglas County, Nevada.

(I) ALSO TOGETHER WITH a golf play easement for flight of golf
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balls over, across, and upon the Residential Property; Doing of every act necessary and incident to the playing of golf and other recreational activities on the Golf Course Property, including, but not limited to, the operation of lighting facilities for operation of tennis, swimming, driving range, and golf practice facilities during hours of darkness, and the creation of usual and common noise levels associated with such recreational activities and use and operation of the Golf Course Facilities; Creation of noise related to the normal maintenance and operation of the Golf Course Property and the Golf Course Facilities, including, but not limited to, the operation of mowing and spraying equipment, it being acknowledged that such noise may occur from early morning until late evening; and an easement for the overspray of herbicides, fungicides, pesticides, fertilizers, and water over portions of the Residential Property located adjacent top the Golf Course Property, created in that certain document entitled "Golf Play Easement", executed by Ronald L. Simek, recorded on June 12, 1993 as document No. 0441879 in Book 0698 page 3055, of the Official Records of Douglas County, Nevada.

LEGAL DESCRIPTION #3:

(CC1) TOGETHER WITH an easement 50' by 50' (THE "BIG WELL") for private irrigation well purposes within the Easement area, as set forth in Document recorded on August 6, 2004 in Book 0804 page 2248 as Document no. 0620761, in the Official Records of Douglas County, Nevada.

(JJ1) TOGETHER WITH an easement for irrigation purposes 20' in width, as set forth in Document recorded on August 6, 2004, in Book 0804 page 2248 as document no. 0620761, in the Official Records of Douglas County, Nevada.

(DD1) TOGETHER WITH an easement 20' in width for Private Irrigation purposes, as set forth in Document recorded on

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August 6, 2004 in Book 0804 page 2248 as document no. 0620761 of the Official Records of Douglas County, Nevada.

(A1) TOGETHER WITH an easement for private irrigation purposes, including, without limitation, the installation, construction, repair, maintenance, and replacement of private irrigation improvements within the Easement Area, such as, without limitation, pipelines, pumps, and other facilities used for private irrigation, created in that certain document entitled "Grant of Private Irrigation Easement (#OS16)", executed by Ronald L. Simek, recorded on February 3, 2004 as document No. 0603686 in Book 0204 page 01069, of the Official Records of Douglas County, Nevada.

(N1) TOGETHER WITH a private irrigation easement, varied in width, 20 foot minimum, as set forth on the Final Subdivision Map entitled CANYON CREEK MEADOWS PHASE 1, according to the plat thereof filed on February 11, 2004 in book 0204 page 4470 as document no. 604356, of the Official Records of Douglas County, Nevada.

(N1) TOGETHER WITH a 60 foot private access, private irrigation, and public utility easement , as set forth on the Final Subdivision Map entitled CANYON CREEK MEADOWS PHASE 1, according to the plat thereof filed on February 11, 2004 in book 0204 page 4470 as document no. 604356, of the Official Records of Douglas County, Nevada.

(U & D1) ALSO TOGETHER WITH a 50 foot wide access, irrigation, and utility easement, over and across those certain lands described in documents recorded on February 3, 2004, in Book 0204 page 0954, as Document no. 0603680, and in Book 0204, page 1130, as Document no. 0603689, of the Official Records of Douglas County, Nevada.

(O1) ALSO TOGETHER WITH a non-exclusive access and public utility easement 60 feet in width, over and across those certain
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lands described in document recorded on June 11, 1998 in Book 0698 page 2782, as Document no. 0441787, of the Official Records of Douglas County, Nevada.

(P1) ALSO TOGETHER WITH a non-exclusive access and public utility easement 30 feet in width, over and across those certain lands described in document recorded on June 11, 1998 in Book 0698 page 2790, as Document no. 0441788, and in Book 0698 page 3072 as Document no. 0441880, of the Official Records of Douglas County, Nevada.

(O1) ALSO TOGETHER WITH a non-exclusive access and public utility easement 60 feet in width, over and across those certain lands described in document recorded on June 11, 1998 in Book 0698 page 2782, as Document no. 0441787, of the Official Records of Douglas County, Nevada

(BB1) TOGETHER WITH an easement for irrigation access and irrigation lines, as set forth in that certain Document recorded on August 6, 2004 in Book 0804 page 2248, as Document no. 0620761, of the Official Records of Douglas County, Nevada.

(P1) ALSO TOGETHER WITH an access easement 30 foot in width, over and across those certain lands as described in documents recorded June 11, 1998 in book 0698 page 2790, as document no. 0441788, and in Book 0698 page 3072 as Document no. 0441880, of the Official Records of Douglas County, Nevada.

(AA1) ALSO TOGETHER WITH an easement for Private Irrigation Storage and Slope Easement, located within the REMAINDER parcel as set forth on the Final Subdivision Map entitled MOUNTAIN MEADOWS ESTATES PHASE 1, according to the plat thereof filed on March 6, 2002 in Book 0302 page 2214, as document no. 536360 of the Official Records of Douglas County, Nevada.

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(01) ALSO TOGETHER WITH an easement for a Diversion Structure and private access easement, over and across those certain lands described in document recorded on June 11, 1998 in Book 0698 page 2782, as Document no. 0441787, of the Official Records of Douglas County, Nevada

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EXHIBIT "A"
LEGAL DESCRIPTION

Order No.: 050700785

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

PARCEL 1 (Adjusted Parcel 5 of Map Doc. No. 337621):

A parcel of land located within Section 3, Township 13
North, Range 19 East, MDM, Douglas County, Nevada, being
more particularly described as follows:

BEGINNING at the Southwesterly corner of Lot 1 Block A as
shown on the Final Map for Genoa Lakes Planned Unit
Development Phase 1B, Document No. 311009 of the Douglas
County Recorder's Office, said point bears N. 28°05'57" W.,
4441.15 feet from the Southwest corner of said Section 3;
thence along the Westerly line of Block A and Block B of
said Final Map the following 13 courses:

1. S. 73°01'14" E., 106.04 feet;
2. S. 43°51'45" E., 62.04 feet;
3. N. 72°05'21" E., 87.07 feet;
4. 12.15 feet along the arc of a curve to the left having a central
angle of 15°27'58" and a radius of 45.00 feet, (chord bears
S. 10°10'40" E., 12.11 feet);
5. S. 72°05'21" W., 79.60 feet;
6. S. 19°52'58" E., 115.42 feet;
7. S. 05°04'56" E., 427.65 feet;
8. S. 09°01'28" W., 105.64 feet;
9. S. 71°05'19" E., 110.44 feet;
10. S. 18°54'41" W., 246.52 feet;
11. S. 88°21'43" W., 111.62 feet;
12. S. 24°07'51" W., 231.08 feet;
13. S. 05°42'18" E., 102.31 feet to the Northwesterly corner of
Block B as shown on the Final Map for Genoa Lakes Planned Unit
Development Phase 1, Document No. 302137 of the Douglas County
Recorder's Office;

thence along the Westerly line of Block B of said Genoa
Lakes Planned Unit Development Phase 1 the following 3
courses:

1. S. 05°42'18" E., 151.53 feet;
2. S. 22°07'10" E., 55.09 feet;

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3. N. 88°08'53" E., 140.05 feet to a point on the Westerly line of Genoa Aspen Drive as shown on said Final Map for Genoa Lakes Planned Unit Development Phase 1;

thence 66.84 feet along the Westerly line of said Genoa Aspen Drive and the arc of a curve to the right having a central angle of 06°29'41" and a radius of 589.69 feet, (chord bears S. 10°15'23" W., 66.81 feet), to the Northerly line of Block C as shown on said Final Map for Genoa Lakes Planned Unit Development Phase 1; thence along the Westerly line of said Block C the following 8 courses:

1. S. 13°30'13" W., 5.81 feet;
2. S. 83°30'06" W., 129.60 feet;
3. S. 07°39'10" W., 95.68 feet;
4. S. 12°59'34" W., 121.45 feet;
5. S. 12°59'39" W., 132.83 feet;
6. S. 08°01'12" W., 59.68 feet;
7. S. 34°42'32" E., 207.93 feet;
8. S. 47°07'41" E., 256.81 feet to a point on the Northerly line of said Genoa Aspen Drive;

thence 22.67 feet along the Northerly line of said Genoa Aspen Drive and the arc of a curve to the right having a central angle of 09°24'38" and a radius of 138.00 feet, (chord bears S. 54°39'21" W., 22.64 feet); thence S. 59°21'40" W., continuing along the Northerly line of said Genoa Aspen Drive, 29.03 feet to the Southeasterly corner of Block D of said Final Map for Genoa Lakes Planned Unit Development Phase 1; thence N. 47°07'41" W., along the Easterly line of said Block D, 310.02 feet to the Northeasterly corner thereof; thence S. 42°52'19" W., along the Northerly line of said Block D, 147.50 feet to a point on the Northerly line of said Genoa Aspen Drive; thence N. 47°07'41" W., along the Northerly line of said Genoa Aspen Drive, 30.00 feet to the Southwesterly corner of Block E as shown on said Final Map for Genoa Lakes Planned Unit

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Development Phase 1; thence N. 42°52'19" E., along the Southerly line of said Block E, 118.05 feet to the Southeasterly corner thereof; thence along the Easterly line of Block E the following 8 courses:

1. N. 04°56'12" W., 34.29 feet;
2. N. 47°07'41" W., 144.12 feet;
3. N. 12°39'51" E., 114.65 feet;
4. N. 17°39'32" W., 23.63 feet;
5. N. 72°30'37" W., 61.50 feet;
6. N. 12°54'07" E., 62.46 feet;
7. N. 74°01'34" W., 82.53 feet;
8. S. 59°57'58" W., 28.53 feet to a point on the Northerly line of Genoa Aspen Court as shown on said Final Map for Genoa Aspen Lakes Planned Unit Development Phase 1;

thence 41.46 feet along the Northerly line of said Genoa Aspen Court and the arc of a curve to the left having a central angle of 52°47'30" and a radius of 45.00 feet, (chord bears N. 56°25'47" W., 40.01 feet), to a point on the Westerly line of Block F of said Final Map for Genoa Lakes Planned Unit Development Phase 1; thence along the Westerly, Northerly and Easterly lines of said Block F the following 5 courses:

1. N. 23°02'09" W., 41.32 feet;
2. N. 07°16'16" W., 31.55 feet;
3. N. 02°29'36" E., 92.04 feet;
4. N. 86°10'07" W., 82.18 feet;
5. S. 29°53'54" W., 469.89 feet to a point on the Northerly line of said Genoa Aspen Drive;

thence along the Northerly line of said Genoa Aspen Drive the following 4 courses:

1. S. 77°34'39" W., 38.70 feet;
 2. 117.79 feet along the arc of a curve to the right having a central
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- angle of 21°33'45" and a radius of 313.00 feet, (chord bears S. 88°21'32" W., 117.10 feet);
3. N. 80°51'35" W., 78.09 feet;
 4. 82.08 feet along the arc of a curve to the left having a central angle of 28°28'47" and a radius of 165.14 feet, (chord bears S. 84°54'01" W., 81.24 feet), to the Southeasterly corner of Adjusted Parcel 1-B of Record of Survey #5 to Accompany a Lot Line Adjustment for Genoa Lakes Venture, Document No. 337621 of the Douglas County Recorder's Office;

thence along the Easterly line of said Adjusted Parcel 1-B the following 4 courses:

1. N. 27°07'07" E., 101.29 feet;
2. N. 16°58'52" E., 383.52 feet;
3. N. 43°01'30" E., 626.30 feet;
4. N. 16°58'45" E., 1164.38 feet to the POINT OF BEGINNING.

APN 1319-03-610-001

PARCEL 2 (Parcel 6 of Map Doc. No. 302137)

A parcel of land located within the South one-half of Section 3 and the North one-half of Section 10, Township 13 North, Range 19 East, MDM, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at the Southwesterly corner of Parcel 7 as shown on the Final Map for Genoa Lakes Planned Unit Development Phase 1, Document No. 302137 of the Douglas County Recorder's Office, said point bears S. 63°05'00" W., 2904.99 feet from the Southwest corner of said Section 3; thence N. 70°43'27" W., 748.68 to the Southeasterly corner of Tract 2 of said Final Map; thence N. 19°16'34" E., 105.14 feet; thence N. 45°16'27" E., 146.07 feet; thence N. 16°01'00" E., 69.07 feet; thence N. 06°54'00" E., 188.19 feet; thence N. 01°21'38" E., 55.16 feet; thence N.

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67°39'11" W., 171.24 feet; thence S. 86°25'24" W., 88.90 feet; thence N. 74°04'38" W., 192.33 feet; thence N. 60°52'28" W., 81.42 feet; thence N. 47°11'01" W., 131.09 feet; thence N. 02°00'09" W., 100.00 feet; thence N. 22°27'36" W., 106.73 feet; thence N. 34°11'43" W., 104.62 feet; thence N. 26°10'24" W., 100.00 feet; thence S. 63°49'36" W., 100.00 feet to a point on the Easterly line of a 24' Private Road Easement as shown on said Final Map; thence N. 26°10'24" W., along said Private Road Easement, 293.67 feet; thence continuing along said Private Road Easement, 211.43 feet along the arc of a curve to the right having a central angle of 18°26'28" and a radius of 656.92 feet, (chord bears N. 16°57'10" W., 210.52 feet); thence N. 82°16'04" E., 100.00 feet; thence N. 05°22'24" E., 266.32 feet; thence N. 13°38'46" E., 100.00 feet; thence N. 19°43'30" E., 595.64 feet; thence N. 45°48'53" E., 166.13 feet; thence N. 76°46'18" E., 484.98 feet to the Northeasterly corner of said Tract 2; thence S. 77°44'57" E., 222.09 feet to a point on the Westerly line of Genoa Lakes Drive as shown on said Final Map; thence S. 22°07'52" E., along said Westerly line, 89.25 feet; thence continuing along said Westerly line 79.41 feet along the arc of a curve to the right having a central angle of 08°35'04" and a radius of 530.00 feet, (chord bears S. 17°50'20" E., 79.33 feet); thence S. 13°32'49" E., continuing along said Westerly line, 62.21 feet to the Northeasterly corner of Tract 3 as shown on said Final Map; thence along the Westerly, Southerly, and Easterly boundaries of said Tract 3 the following 17 courses:

1. S. 76°46'18" W., 569.98 feet;
2. S. 53°42'45" W., 139.89 feet;
3. S. 10°07'28" W., 628.41 feet;
4. S. 10°40'51" E., 268.72 feet;
5. S. 37°46'47" E., 350.00 feet;
6. S. 76°30'34" E., 162.46 feet;
7. S. 77°51'47" E., 138.41 feet;

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8. N. 73°42'11" E., 60.62 feet;
9. N. 24°26'34" E., 168.84 feet;
10. N. 68°41'59" E., 129.93 feet;
11. N. 69°02'05" E., 109.79 feet;
12. N. 12°10'38" E., 64.43 feet;
13. N. 16°59'02" W., 61.44 feet;
14. N. 37°25'33" W., 279.92 feet;
15. N. 21°56'18" W., 62.57 feet;
16. N. 14°08'56" E., 61.65 feet;
17. N. 33°25'18" E., 367.96 feet to the Westerly line of said
Genoa Lakes Drive;

thence 232.26 feet along said Westerly line of Genoa Lakes Drive and the arc of a curve to the left having a central angle of 26°36'52" and a radius of 500.00 feet, (chord bears S. 52°40'33" E., 230.17 feet); thence S. 65°58'59" E., continuing along said Westerly line of Genoa Lakes Drive, 519.86 feet; thence continuing along said Westerly line of Genoa Lakes Drive 155.41 feet along the arc of a curve to the right having a central angle of 44°31'20" and a radius of 200.00 feet, (chord bears S. 43°43'19" E., 151.53 feet) to a point on the Westerly line of said Parcel 7; thence S. 18°00'00" W., along the Westerly line of said Parcel 7, 1911.20 feet to the POINT OF BEGINNING.

APN 1319-10-112-001

PARCEL 3 (Adjusted Parcel 7 of Map Doc. No. 338637)

A parcel of land located within Section 3 and the North one-half of Section 10, Township 13 North, Range 19 East, MDM, Douglas County, Nevada, being more particularly described as follows:

BEGINNING at a point on the Easterly line of Parcel 7 as shown on the Record of Survey #4 to Accompany a Lot Line Adjustment for Genoa Lakes Venture, Document No. 338627 of
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the Douglas County Recorder's Office, which bears S. 00°06'05" E., 1136.42 feet from the Northeast corner of said Section 10, as shown on said map; thence N. 78°25'26" W., along the Easterly line of said Parcel 7, 419.06 feet; thence S. 10°22'34" W., continuing along said Easterly line of Parcel 7, 980.06 feet to the Southeasterly corner thereof; thence N. 70°43'26" W., along the Southerly line of said Parcel 7, 2124.33 feet to the Southeasterly corner of Parcel 6 as shown on the Final Map for Genoa Lakes Planned Unit Development Phase 1, Document No. 302137 of the Douglas County Recorder's Office; thence N. 18°00'00" E., along the Easterly line of said Parcel 6, 1911.20 feet to a point on the centerline of a 59' Private Road Easement as shown on said Final Map; thence 155.41 feet along said centerline and the arc of a curve to the left having a central angle of 44°31'20" and a radius of 200.00 feet, (chord bears N. 43°43'19" W., 151.53 feet), to the Southeasterly corner of Tract 4 as shown on said Record of Survey #4; thence along the Easterly line of said Tract 4 the following 7 courses:

1. N. 18°59'16" W., 97.26 feet;
2. N. 54°28'53" E., 133.71 feet;
3. N. 24°44'35" E., 274.28 feet;
4. N. 62°19'31" W., 109.47 feet;
5. N. 65°27'06" W., 24.00 feet;
6. N. 31°28'43" W., 90.17 feet;
7. N. 24°30'19" E., 173.97 feet to a point on the Southerly line of Phase 1 as shown on said Final Map;

thence along the Southerly and Easterly lines of said Phase 1 the following 18 courses:

1. N. 83°00'13" E., 100.00 feet;
2. S. 56°42'14" E., 73.07 feet;
3. S. 36°08'15" E., 43.30 feet;
4. N. 49°12'22" E., 106.40 feet;

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5. N. 33°17'46" E., 98.30 feet;
6. N. 29°18'54" E., 99.38 feet;
7. N. 56°42'14" W., 138.14 feet;
8. 99.73 along the arc of a curve to the left having a central angle of 35°16'20" and a radius of 162.00 feet, (chord bears N. 22°59'13" E., 98.16 feet);
9. S. 84°39'12" E., 124.16 feet;
10. N. 21°44'18" E., 122.38 feet;
11. N. 32°07'08" W., 100.76 feet;
12. N. 39°10'16" W., 209.06 feet;
13. N. 21°27'50" W., 157.40 feet;
14. N. 11°50'54" E., 78.66 feet;
15. N. 29°28'34" E., 106.66 feet;
16. N. 73°25'19" E., 62.97 feet;
17. N. 04°20'48" E., 98.10 feet;
18. N. 10°30'57" E., 143.51 feet to the Southeasterly corner of Block J as shown on the Final Map for Genoa Lakes Venture Planned Unit Development Phase 1B, Document No. 311009 of the Douglas County Recorder's Office;

thence along the Easterly and Northerly lines of said Block J the following 16 courses:

1. N. 10°30'57" E., 115.13 feet;
2. N. 26°05'35" W., 105.13 feet;
3. N. 35°14'27" W., 60.48 feet;
4. N. 16°18'04" W., 45.63 feet;
5. N. 02°48'38" W., 22.73 feet;
6. N. 18°33'31" E., 51.16 feet;
7. N. 31°57'10" E., 101.53 feet;
8. N. 17°59'53" E., 105.60 feet;
9. N. 03°48'45" E., 222.76 feet;
10. N. 05°56'44" W., 100.01 feet;
11. N. 14°11'08" W., 101.28 feet;
12. N. 11°56'19" W., 102.04 feet;
13. N. 05°46'40" W., 103.28 feet;
14. N. 24°58'31" E., 98.05 feet;

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15. N. 71°20'06" W., 144.39 feet;
16. S. 63°54'19" W., 38.54 feet to a point on the Northerly line of Genoa Aspen Drive as shown on said Final Map for Genoa Lakes Planned Unit Development Phase 1B;

thence 62.82 feet along said Northerly line of Genoa Aspen Drive and the arc of a curve to the left having a central angle of 79°58'55" and a radius of 45.00 feet, (chord bears N. 66°05'08" W., 57.84 feet), to the Easterly line of Block A of said Genoa Lakes Planned Unit Development Phase 1B; thence N. 16°04'36" W., along the Easterly line of said Block A, 75.27 feet to the Northwest corner of said Parcel 7; thence S. 71°20'06" E., 2354.01 feet to the Carson River as shown on said Record of Survey #4; thence along the Carson River the following 5 courses:

1. S. 47°56'34" W., 166.81 feet;
2. S. 17°28'27" W., 231.99 feet;
3. S. 14°02'41" E., 656.11 feet;
4. S. 30°48'32" W., 286.59 feet;
5. S. 67°43'29" W., 329.62 feet;

thence S. 22°42'33" E., 210.65 feet; thence S. 00°53'02" W., 824.67 feet; thence S. 32°00'35" W., 1355.39 feet; thence S. 27°27'35" E., 642.56 feet; thence S. 57°59'07" E., 547.62 feet to the POINT OF BEGINNING.

Excepting therefrom the area of the Carson River located between the Average High Water Marks, which is under the ownership of the State of Nevada.

APN'S 1319-03-711-001 and 1319-03-810-001

TOGETHER WITH those access rights created under document entitled "Ingress and Egress Easement Agreement," dated as of November 12, 1996 and recorded November 25, 1996, in Book 1196, Page 4238, as Document No. 401708, in the

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Official Records of Douglas County, Nevada.

FURTHER TOGETHER WITH those certain non-exclusive easements for ingress and egress over Four (4) existing bridges and appurtenances over the bed and banks of the Carson River in Document, Recorded February 18, 1997, in Book 297, Page 2255, as Document No. 406824, Official Records of Douglas, Nevada.

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED NOVEMBER 13, 2000, BOOK 1100 OF OFFICIAL RECORDS, PAGE 2389, AS FILE NO. 503230, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

