ATTACHMENT

097-012-01-01

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF CALIFORNIA, COUNTY OF MENDOCINO, AND IS DESCRIBED AS FOLLOWS:

BLOCK 79, LOT 1, OF TRACT 86, BROOKTRAILS VACATION VILLAGE SUBDIVISION AS PER MAP FILED AUGUST 17, 1966, IN CASE 2, DRAWER 7, PAGE 1, MENDOCINO COUNTY RECORDS, AS AMENDED BY MAP FILED AUGUST 16, 1967, IN MAP CASE 2, DRAWER 7, PAGE 2;

EXCEPTING AND RESERVING ALL THE WATER AND WATER RIGHTS IN, UNDER OR FLOWING OVER SAID PROPERTY OR APPURTENANT THERETO;

EXCEPTING AND RESERVING THEREFROM FIFTY PERCENT (50%) OF ALL OIL, GAS AND OTHER MINERAL AND HYDROCARBON SUBSTANCES BELOW A PLANE FIVE HUNDRED FEET (500 FT) BENEATH THE SURFACE THEREOF, BUT WITHOUR THE RIGHT OF SURFACE ENTRY THERETO AS RESERVED AND EXCEPTED BY THE BANK OF CALIFORNIA, NATIONAL ASSOCIATION, A NATIONAL BANKING ASSOCIATION.