ATTACHMENT

099-044-21

LEGAL DESCRIPTION

The land referred to herein is situated in the State of California, County of Mendocino and is described as follows:

Block 43, lot 15, and block 43, lot 16 as designated on the Map of Tract No. 86, Brooktrails Vacation Village Subdivision", as per map August 17, 1966 in map 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, Mendocino County Records.

Excepting and reserving all the water and water rights in, under or flowing over said property or appurtenant thereto.

Excepting therefrom 50% of all oil, gas and other mineral and hydrocarbon substances below a plane 500 feet beneath the surface thereof, but without the right of surface entry thereto, as reserved and excepted by The Bank of California.

The above legal description is pursuant to Mendocino County Boundary Line Adjustment No. B33-2002 to merge said described lots be the deed recorded September 30, 2002 as 2002-21270, Mendocino County Records.