

SOILS DISCLOSURE
(NRS 113.135)

This Soils Disclosure is made as required by NRS 113.135 in contemplation of a Purchase and Sale Agreement (the "Agreement") which may be entered into by and between Seller and Buyer, with respect to real property in Woodland Village, located in Washoe County, Nevada (the "Property").

In connection with the construction of the residence which you will be purchasing, Seller has ordered one or more soils reports, indicating the types and characteristics of the soils upon which your residence is to be constructed. The soils report for the Property is as follows:

For Woodland Village Phases 1 and 2, report dated July 10, 1997, prepared by Pezonella Associates, Inc.

For Cold Springs Ranch Unit 6, report dated _____, prepared by Pezonella Associates, Inc.

For Cold Springs Ranch Unit 7, report dated March 17, 1995, prepared by Pezonella Associates, Inc.

The soils report is available for your review at the Woodland Village sales office at 90 Calistoga Court, Cold Springs, Nevada. In addition, Seller will deliver to you at no cost a copy of each soils report for the Property upon your request.