

upon Recording Returns:

Washington City
111 No. 100 East
Washington, UT 84780

00795097 Ek 1509 Pg 1933
RUSSELL SHIRTS * WASHINGTON CO RECORDER
2002 DEC 19 11:47 AM FEE \$12.00 BY LP
FOR: SOUTHERN UTAH TITLE CO

Development, L.L.C.

B & D Investments &

8056 Barn Dance Ct.
Las Vegas, Nevada 89149

October 17, 2002

Washington City
111 North 100 East
Washington, Utah 84780

Re: River Shadow Estates

To Whom It May Concern:

At your request, I forward this correspondence concerning River Shadow Estates Subdivision.

I am a member and one of the managers of B & D Investments & Development, L.L.C. I have been informed and acknowledge that the property against which B & D has a Trust Deed recorded, and which is commonly referred to as River Shadow Estates, is in a flood plain. B & D understands and acknowledges that RAS is attempting to remove it from a flood plain but that this has not yet been accomplished.

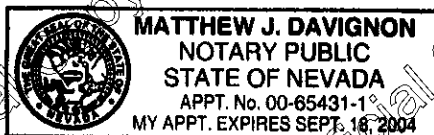
Sincerely,

B & D Investments & Development, L.L.C.

By: William Anstett
William Anstett, Manager

STATE OF NEVADA)
COUNTY OF CLARK)
: ss.

On the 17th day of October, 2002, personally appeared before me William Anstett, known to me to be the person subscribed to the foregoing document who duly acknowledged to me that he executed the same.



Matthew J. Davignon
NOTARY PUBLIC

EXHIBIT "A" - LEGAL DESCRIPTION

PROOFREAD

Beginning at the Southeast 1/16 Corner of Section 23, Township 42 South, Range 15 West, Salt Lake Base and Meridian, said 1/16 corner being South 01°07'20" West, 1341.04 feet along the Section Line and North 88°49'57" West, 1323.71 feet along the 1/16 line from the East ¼ Corner of said Section 23; and running thence South 00°44'42" West, 540.66 feet along the center line of a 3 rod wide road way as shown on the W.C. SMITHSON'S and the JOHN P. CHIDISTER'S ENTRIES of said Section 23; thence North 89°05'00" West, 1176.10 feet to the West Line of said SMITHSON'S ENTRY; thence North 25°26'07" East, 598.69 feet along said SMITHSON'S ENTRY to the Northwest Corner of said SMITHSON'S ENTRY (1/16 line); thence South 88°49'57" East, 222.95 feet along the 1/16 line to the Southwest Corner of Block 3, of the PETER E. VAN ORDEN'S ENTRY of said Section 23; thence North 36°33'20" East, 753.59 feet along said Block 3 to a point on the Southerly Right-of-Way Line of Washington Fields Road; thence South 52°53'55" East, 52.35 feet along said right-of-way; thence North 37°06'05" East, 40.00 feet to the center line of said Washington Fields Road; thence along the arc of a curve to the right and center line, central angle of 53°38'37", radius of 482.00 feet, arc length of 451.28 feet, South 37°06'05" West bearing to the radius point to the center line of said 3 rod wide road; thence South 00°44'42" West, 229.32 feet along said center line to the point of beginning.

BASIS OF BEARING: South 00°13'00" West, being the Section Line between the Northeast Corner and the East Corner of Section 26, Township 42 South, Range 15 West, Salt Lake Base and Meridian, as found on the Washington City Control Map.

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