

## Exhibit "A" Legal Description

The land described herein is situated in the State of California, County of El Dorado, unincorporated area, described as follows:

All that property located in Sections 23 and 26, Township 10 North, Range 8 East, M.D.M., more particularly described as follows:

BEGINNING at a point in the North-South centerline of said Section 26 from which the quarter corner common to said Sections 23 and 26 bears North 00° 07'38" West 1002.05 feet; thence from said POINT OF BEGINNING North 69° 43'27" West 105.00 feet; thence North 77°50'36" West 212.99 feet; thence North 69°23'48" West 245.51 feet; thence North 50°28'01" West 165.35 feet; thence North 84°01' 32" West 171.18 feet; thence North 62°10'06" West 246.77 feet; thence North 39°32' 19" West 290.49 feet; thence North 20° 00' 06" West 224.70 feet; thence, along the arc of a curve to the right with a radius of 460.00 feet, through an angle of 19°26'31", subtended by a chord that bears North 10°17'21" West 155.34 feet; thence North 89°39'11" East 900.00 feet; thence North 29°52' 21" West 367.76 feet; thence South 89°39' 11" West 720.00 feet; thence, continuing South 89°39' 11" West, 22.00 feet; thence, along the arc of a curve to the left with a radius of 540.00 feet, through an angle of 18°42' 52", subtended by a chord that bears North 26° 20' 05" West 175.60 feet; thence North 35°41'31" West 356.29 feet; thence, along the arc of a curve to the right with a radius of 460.00 feet, through an angle of 55°41'37", subtended by a chord that bears North 07°50' 43" West 429.74 feet; thence North 20°00'06" East 172.43 feet; thence, along the arc of a curve to the left with a radius of 540.00 feet, through an angle of 42°54'15", subtended by a chord that bears North 01°27' 02" West 394.98 feet; thence North 22°54' 09" West 829.94 feet; thence, along the arc of a curve to the right with a radius of 460.00 feet, through an angle of 18°04' 01", subtended by a chord that bears North 13°52' 09" West 144.45 feet, to a point on the East-West centerline of said Section 23; thence, along the East-West centerline of said Section 23, North 89°20' 12" East 440.22 feet to a point in the Westerly boundary of that Subdivision known as Highland Village Units 1 & 2 (a.k.a. Highland Hills), the Official Plat of which is filed in Map Book G at page 18 of the Official Records of the County of El Dorado; thence, along said Westerly boundary, South 24°54' 40" East 3742.80 feet to the most Southerly corner of Lot 43 of said Subdivision, a point in the North-South centerline of said Section 26; thence, along the North-South centerline of said Section 26, South 00°47' 38" East 258.39 feet to the point of beginning.

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All that property located in the Southwest quarter of Section 23, Township 10 North, Range 8 East, M.D.M., being a portion of that certain parcel of land identified as TRACT 1 on that certain Record of Survey filed in Book 15 of Record of Surveys at Page 144 of the Official Records of the County of El Dorado, State of California, more particularly described as follows:

BEGINNING at a point in the Easterly boundary of said TRACT 1 from which the Northeast corner of the Southwest quarter of said Section 23 bears three (3) courses and distances: (1) North 22°55' 11" West a distance of 615.91 feet, (2) along the arc of tangent curve to the right with a radius of 460.00 feet, said curve being subtended by a chord that bears North 13°53' 35" West a distance of 144.34 feet, and (3) North 89° 19' 40" East a distance of 1979.18 feet; thence, from said POINT OF BEGINNING, along the Easterly boundary of said TRACT 1, the following three (3) courses and distances: (1) South 22° 55' 11" East a distance of 214.03 feet, (2) along the arc of a tangent curve to the right with a radius of 540.00 feet, said curve being subtended by a chord that bears South 01°28' 04" East a distance of 394.98 feet, and (3) South 19° 59' 04" West a distance of 131.62 feet; thence, leaving said Easterly boundary, along the arc of a nontangent curve to the right with a radius of 940.00 feet, said curve being subtended by a chord that bears

North 08° 39' 12" East a distance of 92.87 feet; thence, along the arc of a reverse curve to the left with a radius of 1060.00 feet, said curve being subtended by a chord that bears North 05°43' 03" West a distance of 626.99 feet to the point of beginning.

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Also together with all that property located in the Southwest quarter of Section 23, Township 10 North, Range 8 East, M.D.M., being a portion of that certain parcel of land identified as TRACT 1 on that certain Record of Survey filed in Book 15 of Record of Surveys at page 144 of the Official Records of the County of El Dorado, State of California, more particularly described as follows:

BEGINNING at a point in the Easterly boundary of said TRACT 1 from which the Northeast corner of the Southwest quarter of said Section 23 bears five (5) courses and distances: (1) along the arc of a curve to the right with a radius of 940.00 feet, said curve being subtended by a chord that bears North 10° 18' 11" West a distance of 697.81 feet, (2) along the arc of a reverse curve to the left with a radius of 1060.00 feet, said curve being subtended by a chord that bears North 05° 43' 03" West a distance of 626.99 feet, (3) North 22° 55' 11" West a distance of 615.91 feet, (4) along the arc of tangent curve to the right with a radius of 460.00 feet, said curve being subtended by a chord that bears North 13° 53' 35" West a distance of 144.34 feet, and (5) North 89° 19' 40" East a distance of 1979.18 feet; thence, from said POINT OF BEGINNING, along the Easterly boundary of said TRACT 1, the following two (2) courses and distances: (1) South 35° 42' 33" East a distance of 195.34 feet, and (2) along the arc of a tangent curve to the right with a radius of 540.00 feet, said curve being subtended by a chord that bears South 26° 21' 07" East a distance of 175.60 feet; thence, leaving said Easterly boundary, South 89° 38' 08" West a distance of 27.52 feet; thence, along the arc of a non-tangent curve to the left with a radius of 1060.00 feet, said curve being subtended by a chord that bears North 26° 33' 50" West a distance of 309.57 feet; thence along the arc of a reverse curve to the right with a radius of 940.00 feet, said curve being subtended by a chord that bears North 33° 31' 33" West a distance of 47.07 feet to the point of beginning.

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Also together with a parcel of land lying in the Northwest quarter of Section 26, Township 10 North, Range 8 East, M.D.B.&M., and being a portion of Parcel B of that certain Parcel Map filed in Book 35 of Parcel Maps, at Page 24, in the County Recorder's Office of the County of El Dorado, State of California, and being described as follows:

Beginning at a point in the North-South centerline of said Section 26 from which the quarter corner common to Sections 23 and 26 bears North 00° 47' 38" West, 459.31 feet; thence leaving said point of beginning South 00° 47' 38" East along said centerline, 284.35 feet to the most Southerly corner of the aforementioned Parcel B; thence North 24° 54' 40" West along the Westerly line of said Parcel B, 311.54 feet; thence North 89° 12' 22" East, 127.30 feet to the point of beginning.

EXCEPTING THEREFROM all that property located in Southwest quarter of Section 23, Township 10 North, Range 8 East, M.D.M., being a portion of TRACT 1 of that Record of Survey filed in Book 14 of Record of Surveys at Page 132 of the Official Records of the County of El Dorado, more particularly described as follows:

BEGINNING at the Southwesterly corner of Lot 33 of HIGHLAND VILLAGE UNITS 1 & 2, the official Plat of which is filed in Book G of Subdivision Maps at Page 18 of the Official Records of the County of El Dorado, from which the Southeast corner of the Southwest quarter of said Section 23 bears two (2) courses and distances: (1) South 24°54' 40" East a distance of 933.73 feet and (2) North 89°39' 11" East a distance of 334.09 feet; thence, from said POINT OF BEGINNING, North 31°24' 32" West a distance of 290.00 feet; hence, along the arc of a non-tangent curve to the right with a radius of 275.00 feet, said curve being subtended by a chord that bears North

59°27' 30" East a distance of 32.98 feet to the Northwesterly corner of said Lot 33; thence, Southerly along the Westerly boundary of said Lot 33, South 24°54' 40" East a distance of 291.37 feet to the point of beginning.

ALSO EXCEPTING THEREFROM all that property located in the Southwest quarter of Section 23, Township 10 North, Range 8 East, M.D.M., being a portion of that certain parcel of land identified as TRACT 1 on that certain Record of Survey filed in Book 14 of Record of Surveys at Page 132 of the Official Records of the County of El Dorado, State of California, more particularly described as follows:

BEGINNING at a point in the Westerly boundary of said TRACT 1 from which the Northeast corner of the Southwest quarter of said Section 23 bears five (5) courses and distances: (1) along the arc of curve to the right with a radius of 940.00 feet, said curve being subtended by a chord that bears North 08°39' 12" East a distance of 92.87 feet, (2) along the arc of a reverse curve to the left with a radius of 1060.00 feet, said curve being subtended by a chord that bears North 05°43' 03" West a distance of 626.99 feet, (3) North 22°55' 11" West a distance of 615.91 feet, (4) along a tangent curve to the right with a radius of 460.00 feet, said curve being subtended by a chord that bears North 13°53' 35" West a distance of 144.34 feet, and (5) North 89°19' 40" East a distance of 1979.18 feet; thence, from said POINT OF BEGINNING leaving the Westerly boundary of said TRACT 1, along the arc of a curve to the left with a radius of 940.00 feet, said curve being subtended by a chord that bears South 13°08' 05" East a distance of 610.72 feet to a point in the Westerly boundary of said TRACT 1; thence along said Westerly boundary, the following three (3) courses and distances: (1) North 35°42' 33" West a distance of 160.95 feet (2) along the arc of a tangent curve to the right with a radius of 40.00 feet, said curve being subtended by a chord that bears North 07°51' 5" West a distance of 429.74 feet, and (3) North 19°59' 04" East a distance of 40.81 feet to the point of beginning.

Also excepting therefrom all that portion as conveyed to M. Amin Habbas, et ux, in that certain Grant Deed recorded November 29, 1995 in Book 4589, Page 183, El Dorado County Records.

Also excepting therefrom Lots 1, 2, 3 and A, as said lots are shown on the Map of Highland Hills Unit No. 3, recorded on May 7, 1997, in Book H of maps, Page 125, El Dorado County Records.

Also excepting therefrom Lots 4 through 25, inclusive, as said lots are shown on the Map of Highland Hills Unit No. 4, recorded on May 7, 1997, in Book H of Maps, at Page 126, El Dorado County Records.

This description is being provided for location purposes only and should not be used for any sale or refinance transaction without a Certificate of Compliance from the appropriate County Department.

APN: 126-220-004-000, 126-220-005-000, 126-220-007-000