Schedule A

1. The estate or interest in the land hereinafter described or referred to covered by this report is:

A Fee.

2. Title to said estate or interest at the date hereof is vested in:

Father Piers Lahey, Successor Trustee of the Helen V. Williams Nicora Trust dated January 25th, 2000.

3. The land referred to in this report is situated in the unincorporated area, County of Tehama, State of California, and is described as follows:

Parcel One:

The Southeast quarter of Section 22, Township 26 North, Range 6 West, Mount Diablo Meridian, according to the official plat thereof.

Parcel Two:

The Northeast quarter of Section 22, Township 26 North, Range 6 West, Mount Diablo Meridian, according to the official plat thereof.

NOTE: Shown below, for information purposes only, is an easement or easements for the apparent benefit of property herein described which appear in instruments of record, and should be included in any encumbrances or conveyances affecting the said property. However, no examination has been made of said easement or easements, and the same is/are not to be construed as being a part of this report or of the assurances contained herein, but as a matter of information only.

Together with non-exclusive easements over and across the lands acquired by Bob Roberts, in Deed recorded July 30, 1984 in Book 995, page 142, Official Records, for road and/or utility purposes, for access, ingress and egress.

Exhibit A

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

Parcel One:

The Southeast quarter of Section 22, Township 26 North, Range 6 West, Mount Diablo Meridian, according to the official plat thereof.

Parcel Two:

The Northeast quarter of Section 22, Township 26 North, Range 6 West, Mount Diablo Meridian, according to the official plat thereof.

Together with non-exclusive easements over and across the lands acquired by Bob Roberts, in Deed recorded July 30, 1984 in Book 995, page 142, Official Records, for road and/or utility purposes, for access, ingress and egress.

Schedule B

At the date hereof exceptions to coverage in addition to the printed Exceptions and Exclusions in said policy form would be as follows:

Exceptions:

1. Property taxes (including special taxes, personal property taxes and/or assessments collected with taxes) for fiscal year 2004-2005 as follows:

First Installment:

\$72.04, due and payable.

Second Installment:

\$72.04, a lien not yet due but payable.

Assessment No:

8023

Assessor's Parcel No:

021-210-26

Assessed Valuations

Land:

\$14,345.

Improvements:

\$0.

Personal Property:

\$0. \$0.

Homeowners Exemption:

Assessed separately.

Affects:

Parcel Two.

First Installment:

\$72.04, due and payable.

Second Installment:

\$72.04, a lien not yet due but payable.

Assessment No:

8024

Assessor's Parcel No:

021-210-27

Assessed Valuations

Land:

\$14,345.

Improvements:

\$0.

Personal Property:

ΦO.

Homeowners Exemption:

\$0. \$0.

Assessed separately.

Affects:

Parcel One.

- 2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Chapter 3.5 (commencing with Section 75) of the Revenue and Taxation Code of the State of California.
- 3. The terms and provisions of that certain Land Conservation Contract executed pursuant to Section 51200, et seq., of the California Government Code;

Executed by:

Henry C. and Marian W. Gerber, et al.

Recorded:

December 1, 1972, in Book 609, Page 14 of Official Records,

Tehama County.

Affects:

Subject land with other land.

The terms, conditions covenants, reservations and rights contained within the original unrecorded "Agreement for the Sale of Real Estate", dated September 28, 1984 as disclosed by reference thereto in Deed from Bob Roberts to Arthur Scott Vaillette, et ux, recorded October 22, 1984 in Book 1003, page 186, Official Records of Tehama County.

Affects:

Parcel One.



5. An easement for the purpose shown below and all rights incidental to the use thereof, as conveyed in the instrument;



To:

Harold P. Mitchell, an unmarried man.

(No representation is made as to the present ownership of said

easement).

Purpose: Recorded:

Road and/or utility purposes, for access, ingress and egress.

January 16, 1985, in Book 1012, Page 193 of Official Records.

Tehama County.

6. An easement for the purpose shown below and all rights incidental to the use thereof, as reserved in the instrument;



From:

Bob Roberts, a married man as his sole and separate property.

(No representation is made as to the present ownership of said

easement).

Purpose: Recorded:

Roads and/or utility purposes giving access, ingress and egress.

April 10, 1985, in Book 1020, Page 144 of Official Records,

Tehama County.

Affects:

Parcel Two.

7. A deed of trust to secure an indebtedness in the amount shown below, and any other obligations secured thereby;



Amount:

\$42,000.00.

Trustor:

Helen V. Williams, an unmarried woman.

Trustee:

Ticor Title Insurance Company of California, a California

corporation.

Beneficiary:

Arthur Scott Vaillette and Linda R. Vaillette, husband and wife, as

community interest.

Dated:

January 22, 1992.

Recorded:

February 6, 1992, in Book 1360, Page 524 of Official Records,

Tehama County.

Affects:

Parcel One.

The beneficial interest under said deed of trust was assigned of record, by assignment;

Dated:

January 22, 1992.

To:

Bob Roberts.

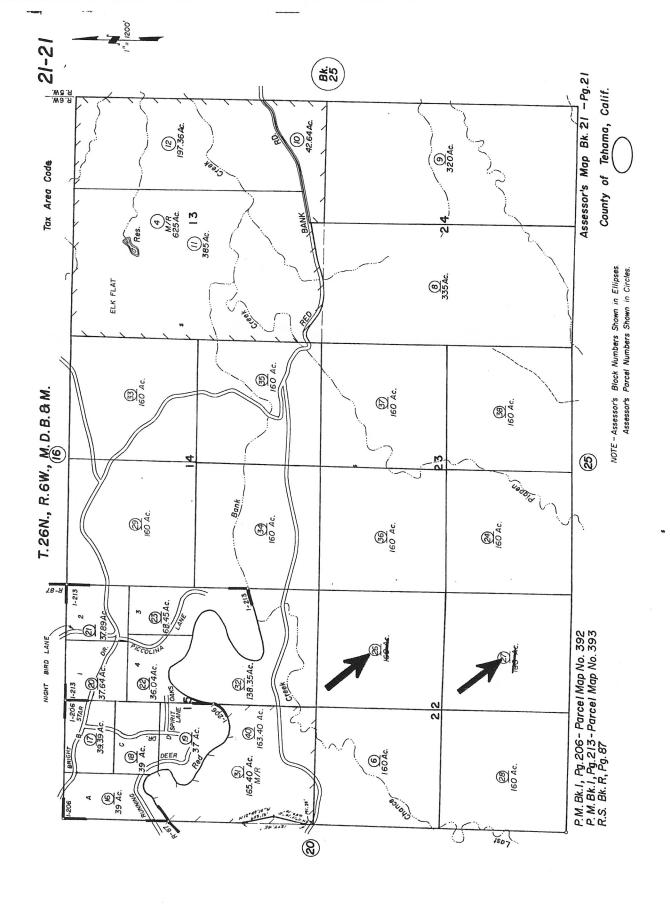
Recorded:

February 6, 1992, in Book 1360, Page 526 of Official Records,

Tehama County.

- 8. With respect to the Helen V. Williams Nicora Trust dated January 25th, 2000 referred to in the vesting, the following will be required:
 - a. A copy of the trust agreement;
 - b. A trust certification in a form satisfactory to the Company;
 - c. Other requirements which the Company may impose following its review of the material required herein and other information which the Company may require.

*** End of Schedule B ***



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