

BENEFICIARY CERTIFICATE

AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR ROBERT L. CHIRPICK, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR RICHARD C. ENNES, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR LINDAY B. FITZPATRICK, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR R. LYNN HALES, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR KWONG Y. LEE, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR DR. MILTON A. MEYERS, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR JAMES E. ROTHERMEL, IRA; AMERICAN BANK OF COMMERCE, CUSTODIAN OF THE FUNDS FOR FRED W. SCHAEFER, IRA; THE ELSA DAVIDSON SEPARATE PROPERTY TRUST, ELSA DAVIDSON, TRUSTEE; THE BATSON FAMILY TRUST DATED 12/12/91, ALLAN C. BAISCH AND BEVERLY J. BAISCH, TRUSTEES; LOLA BARRENTINE, AN UNMARRIED WOMAN; BROWN 1992 TRUST DATED 6/25/92, GRANT O. BROWN JR. AND OLIVE E. BROWN, TRUSTEES; LARRY RONALD BURFORD, AN UNMARRIED MAN; DR. JOSEPH CHENIN, CHARTERED PROFIT SHARING TRUST; ROBERT CLAYTON AND JERILYN CLAYTON, HUSBAND AND WIFE AS JOINT TENANTS; THE UDINE W. COOPER TRUST DATED 11/5/92, UDINE W. COOPER AND VERNE WINN, TRUSTEES; LLOYD J. COPPES, A WIDOWER; STEVE DeMAGGIO AND PATRICIA A. DeMAGGIO, HUSBAND AND WIFE AS JOINT TENANTS; RICHARD DART AND JEAN DART 1969 TRUST DATED 12/24/69, RICHARD DART AND JEAN DART, TRUSTEES; JLD FAMILY TRUST DATED 2/14/94, JAMES S. DIGAETANO JR. AND LESLEY BALLEW DIGAETANO, TRUSTEES; MARY M. DOLE, AN UNMARRIED WOMAN; BUEL O. DOOSON AND MAXINE DOOSON, HUSBAND AND WIFE AS JOINT TENANTS; BRUNO FRICKER AND EVA FRICKER, HUSBAND AND WIFE AS JOINT TENANTS; FUTURE INVESTMENT COMPANY; REGINALD GLEBE AND MARIANNA GLEBE, HUSBAND AND WIFE AS JOINT TENANTS; S. GEORGE GOICH, A WIDOWER; HARWOOD REVOCABLE TRUST DATED 12/23/92, GWEN M. HARWOOD, TRUSTEE; HARRIETT W. HETTRICK, A WIDOW AND HELEN E. KUYPER, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, AS JOINT TENANTS; THE KNAUFF FAMILY TRUST DATED 12/2/85, CARL B. KNAUFF AND EDDIE Y. KNAUFF, TRUSTEES; WALTER KOPP, AN UNMARRIED MAN; YUN WAH LEE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY; THE ROBERT S. LICHTENFELD REVOCABLE TRUST DATED 11/14/90, ROBERT S. LICHTENFELD, TRUSTEE; VANCE D. MACDONALD MICRONEUROSURGICAL SPECIALISTS LTD VOLUNTARY PROFIT SHARING PLAN; THE HARRIS FAMILY TRUST DATED 1/6/92, ABRAHAM HARRIS AND FLORENCE HARRIS, TRUSTEES; HENRY MASSARO AND JEAN MASSARO, HUSBAND AND WIFE AS JOINT TENANTS; McCOLLUM FAMILY TRUST DATED 2/27/91, VICTORIA McCOLLUM, TRUSTEE; MACDONALD FAMILY TRUST DATED 1/2/85, VANCE D. MACDONALD, TRUSTEE; DAVID W. MOFFAT AND JUDY ANN MOFFAT, HUSBAND AND WIFE AS JOINT TENANTS; DAVID W. MOFFAT AND JUDY ANN MOFFAT, HUSBAND AND WIFE AS JOINT TENANTS; OLSON FAMILY REVOCABLE LIVING TRUST AGREEMENT DATED 8/29/90, ROBERT E. OLSON AND DEANNE OLSON, TRUSTEES; ROBERT RAY AND PATRICIA RAY; RUTH REYES, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY; DAVID A. SIEBERT, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY; MATT STRICKER AND JUANITA STRICKER, HUSBAND AND WIFE AS JOINT TENANTS; THE RICHARD B. TAYLOR AND CHARLENE B. TAYLOR FAMILY TRUST DATED 10/24/69 AND RESTATED 1/31/86, RICHARD B. TAYLOR AND CHARLENE B. TAYLOR, TRUSTEES; JERRY E. TILLEY TRUST DATED 12/31/92, JERRY E. TILLEY, TRUSTEE; THE TIMNEY 1993 REVOCABLE LIVING TRUST DATED 3/2/93, RUTH TIMNEY, TRUSTEE; HOLDING BENEFICIAL INTEREST DO HEREBY CONSENT TO THE PREPARATION AND RECORDATION OF THIS PLAT IN CONFORMANCE WITH THE OWNERS CERTIFICATE.

BK# 920623, DOC. #190
REGINALD GLEBE AND MARIANNA GLEBE,
HUSBAND AND WIFE AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 930629, DOC. #500
S. GEORGE GOICH, A WIDOWER

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 890303, DOC. #148
BK# 93040, DOC. #86
HARWOOD REVOCABLE TRUST
DATED 12/23/92, GWEN M. HARWOOD, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 940422, DOC. #560
HARRIETT W. HETTRICK, A WIDOW AND HELEN
E. KUYPER, A MARRIED WOMAN AS HER SOLE
AND SEPARATE PROPERTY, AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 861125, DOC. #397
BK# 921009, DOC. #5
THE KNAUFF FAMILY TRUST DATED 12/2/85,
CARL B. KNAUFF AND EDDIE Y. KNAUFF, TRUSTEES

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 910314, DOC. #301
WALTER KOPP, AN UNMARRIED MAN

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 951019, DOC. #616
BK# 951026, DOC. #632
YUN WAH LEE, A MARRIED WOMAN AS HER
SOLE AND SEPARATE PROPERTY

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 930824, DOC. #754
THE ROBERT S. LICHTENFELD REVOCABLE
TRUST DATED 11/14/90,
ROBERT S. LICHTENFELD, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 900501, DOC. #228
VANCE D. MACDONALD MICRONEUROSURGICAL
SPECIALISTS LTD VOLUNTARY PROFIT SHARING PLAN

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 870115, DOC. #369
BK# 931008, DOC. #328
THE HARRIS FAMILY TRUST DATED 1/6/92,
ABRAHAM HARRIS AND FLORENCE HARRIS,
TRUSTEES

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 940624, DOC. #176
HENRY MASSARO AND JEAN MASSARO,
HUSBAND AND WIFE AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 960208, DOC. #656
McCOLLUM FAMILY TRUST DATED 2/27/91
VICTORIA McCOLLUM, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

FINAL MAP OF
MOUNTAIN VIEW ESTATES - PHASE 2

A RESIDENTIAL PLANNED DEVELOPMENT
A PORTION OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 7,
TOWNSHIP 20 SOUTH, RANGE 60 EAST, M.D.M., CITY OF LAS VEGAS,
CLARK COUNTY, NEVADA

BK# 930409, DOC. #15
MACDONALD FAMILY TRUST DATED 1/2/85,
VANCE D. MACDONALD, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 950413, DOC. #335
DAVID W. MOFFAT AND JUDY ANN MOFFAT,
HUSBAND AND WIFE AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 950413, DOC. #335
DAVID W. MOFFAT AND JUDY ANN MOFFAT,
HUSBAND AND WIFE AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 930519, DOC. #19
OLSON FAMILY REVOCABLE LIVING TRUST
AGREEMENT DATED 8/29/90,
ROBERT E. OLSON AND DEANNE OLSON,
TRUSTEES

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 920929, DOC. #776
ROBERT RAY AND PATRICIA RAY, TRUSTEES

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 2053, DOC. #2012271
RUTH REYES, A MARRIED WOMAN AS HER SOLE
AND SEPARATE PROPERTY

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 910802, DOC. #366
DAVID A. SIEBERT, A MARRIED MAN AS HIS
SOLE AND SEPARATE PROPERTY

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 890310, DOC. #345
MATT STRICKER AND JUANITA STRICKER,
HUSBAND AND WIFE AS JOINT TENANTS

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 930122, DOC. #169
THE RICHARD B. TAYLOR AND
CHARLENE B. TAYLOR FAMILY TRUST,
DATED 10/24/69 AND RESTATED 1/31/86,
RICHARD B. TAYLOR AND CHARLENE B. TAYLOR,
TRUSTEES

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 930122, DOC. #169
BK# 930805, DOC. #478
JERRY E. TILLEY TRUST DATED 12/31/92,
JERRY E. TILLEY, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

BK# 941110, DOC. #301
THE TIMNEY 1993 REVOCABLE LIVING TRUST
DATED 3/2/93, RUTH TIMNEY, TRUSTEE

BY: CONSOLIDATED MORTGAGE
ATTORNEY IN FACT

BY: Phillip Parriott 3/22/96
PHILLIP PARRIOTT/PRESIDENT, CEO

SHEET 4 of 4



POST, BUCKLEY,
SCHUH &
JERNIGAN
901 North Green Valley Parkway
Suite 100
Henderson, Nevada 89014
Telephone: 702-263-7225
Fax: 702-263-7200

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