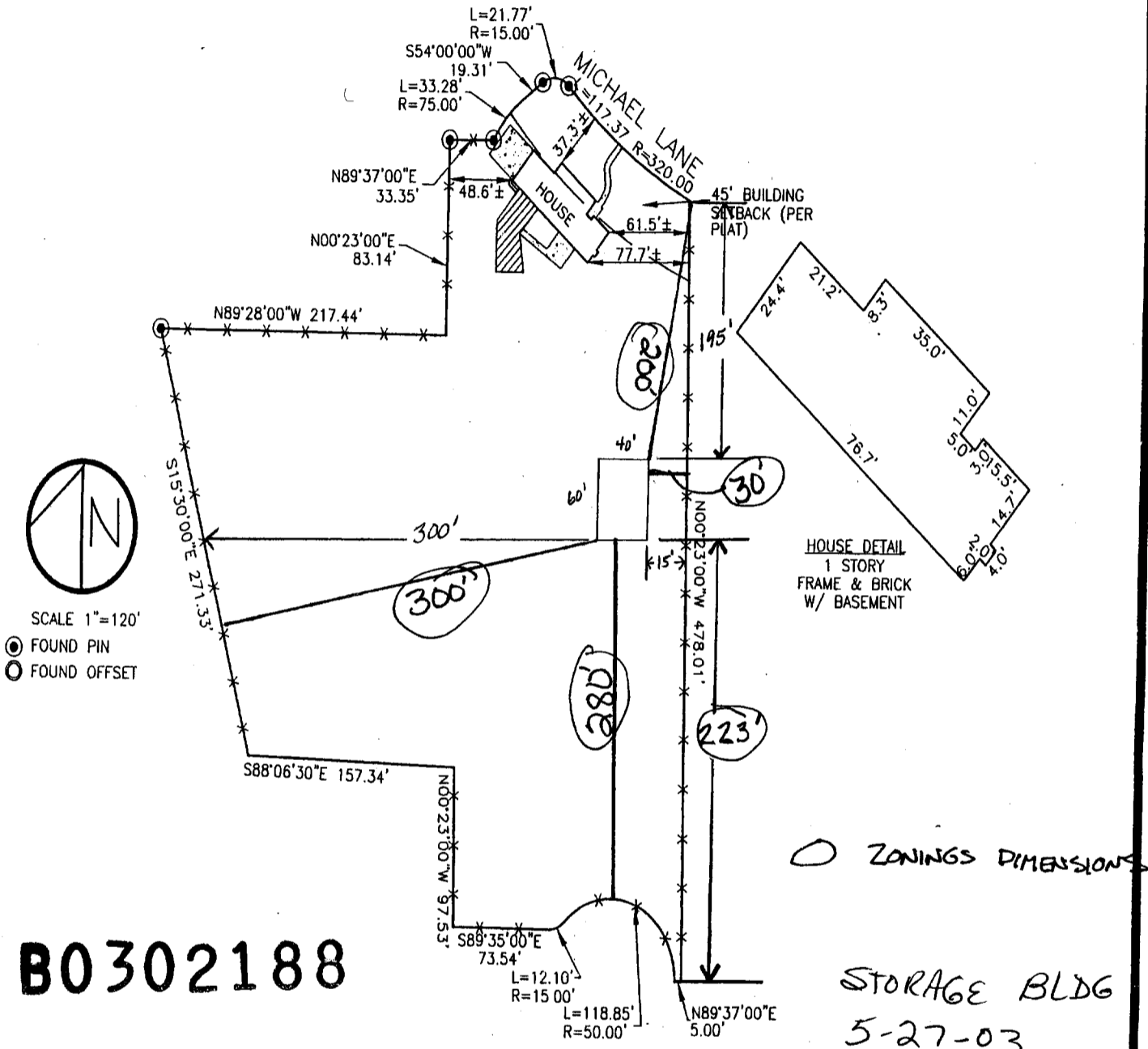


IMPROVEMENT LOCATION CERTIFICATE

PROPERTY DESCRIPTION: Please see attached

SOURCE: Land Title, FC25024518



B0302188



Lender: 1st Rate Mortgage Borrower: Millsapps Title Co.: Land Title

I HEREBY CERTIFY THAT THIS IMPROVEMENT LOCATION CERTIFICATE WAS PREPARED FOR 1st Rate Mortgage THAT IT IS NOT A LAND SURVEY PLAT OR AN IMPROVEMENT SURVEY PLAT, AND IT IS NOT TO BE RELIED UPON FOR THE ESTABLISHMENT OF FENCE, BUILDING, OR OTHER FUTURE IMPROVEMENT LINES.

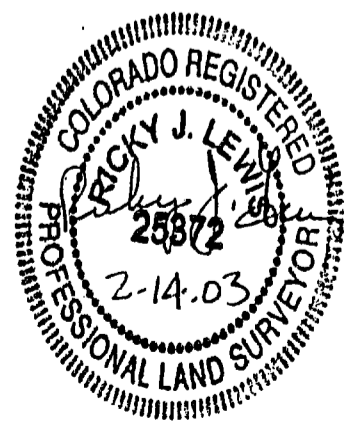
I FURTHER CERTIFY THAT THE IMPROVEMENTS ON THE ABOVE DESCRIBED PARCEL, ON THIS DATE 2-10-03 EXCEPT UTILITY CONNECTIONS, ARE ENTIRELY WITHIN THE BOUNDARIES OF THE PARCEL, EXCEPT AS SHOWN, THAT THERE ARE NO ENCROACHMENTS UPON THE DESCRIBED PREMISES BY IMPROVEMENTS ON ANY ADJOINING PREMISES, EXCEPT AS NOTED, AND THAT THERE IS NO APPARENT EVIDENCE OR SIGN OF ANY EASEMENT CROSSING OR BURDENING ANY PART OF SAID PARCEL EXCEPT AS NOTED.

ACCORDING TO U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FLOOD INSURANCE RATE MAPS, THIS PROPERTY IS LOCATED IN THE FOLLOWING:

PANEL #: 080102.0011-C DATE: 3-18-96 ZONE: X

BY Ricky J. Lewis
DATE Feb. 14, 2003

RJL SURVEYS
113 Cameron Drive, Suite B
Fort Collins, Colorado 80525
Tel: (970) 226-3007
FAX: (970) 226-3027



SCALE	DATE	DRAWN	ADDRESS	REVISED	FILE NO.
1"=120'	2-14-03	DJS	1843 Michael Lane, Ft. Collins, CO		19425