EXHIBIT "A"

Lot 37 of Mt. Carmel Shores Subdivision, according to the Plat filed in Plat Book 2 at Page 17 of the Plat Records of Garland County, Arkansas. LESS AND EXCEPTING THAT PORTION OF SAID LOT 37 CONVEYED by Warranty Deed from Beauford E. Myers and Vera L. Myers, his wife to Ruby Smith, filed November 18, 1976 in Book 821 at Page 476 in the Deed and Mortgage Records of Garland County, Arkansas.

ALSO:

Lots 38, 39 and 40 of Mt. Carmel Shores Subdivision, according to the Plat filed in Plat Book 2 at Page 17 of the Plat Records of Garland County, Arkansas