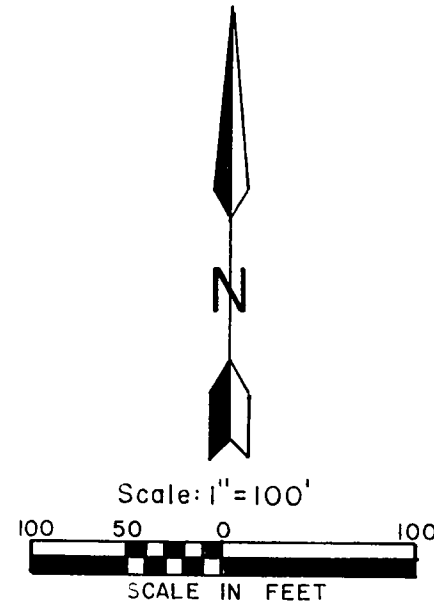


OKERMAN SURVEYING INC.
BEMIDJI, MN. 56601

SURVEY MAP AND DESCRIPTIONS

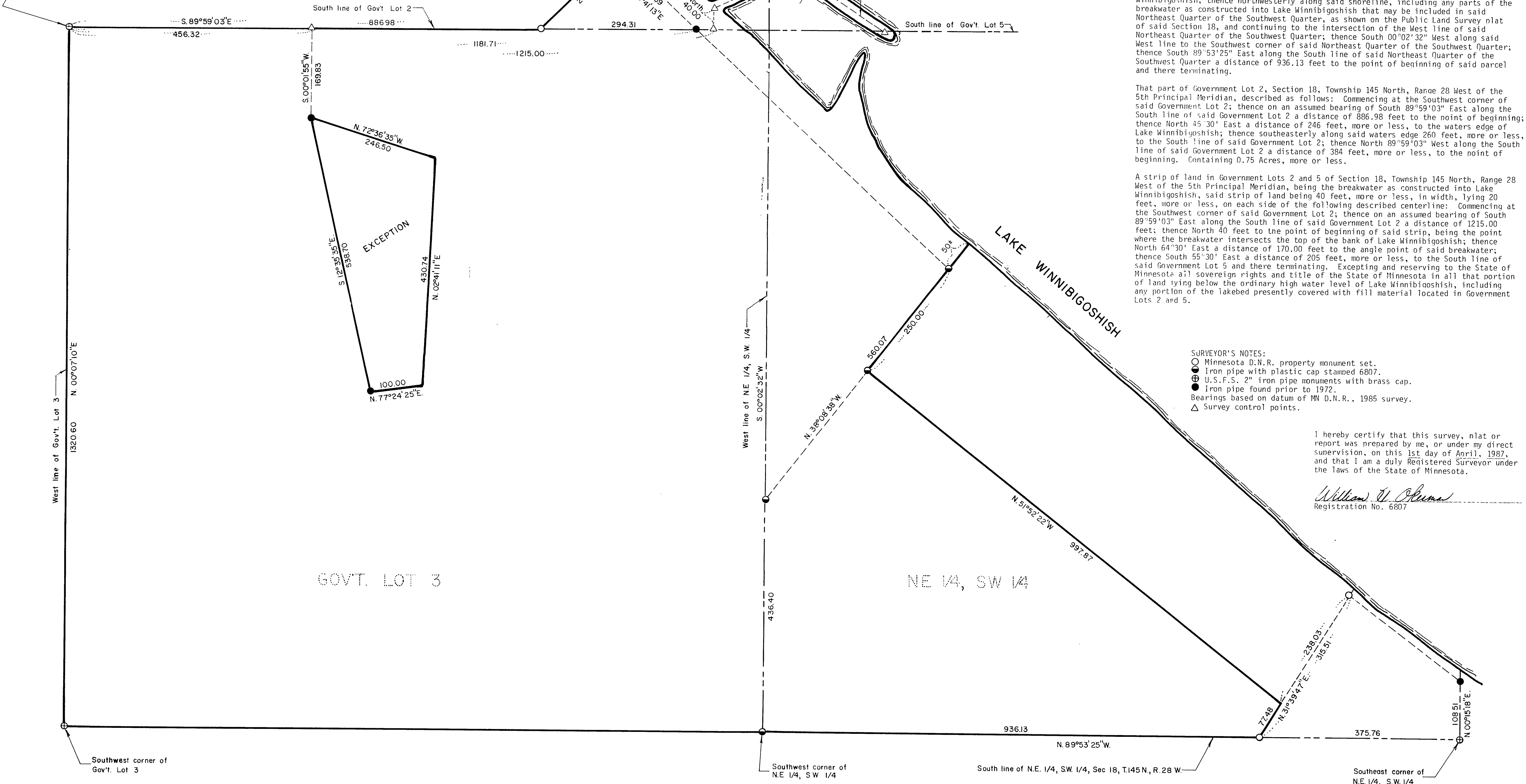
JUDD'S RESORT PROPERTY
BENA, MINNESOTA
Part of Section 18, Township 145 North, Range 28 West
Owner: RON HUNTER



GOVT. LOT 2

GOVT. LOT 5

NW corner of Gov't. Lot 3 &
S.W. corner of Gov't. Lot 2, Sec. 18



Government Lot 3, Section 18, Township 145 North, Range 28 West of the 5th Principal Meridian, except the following described parcel: Commencing at the Northwest corner of said Government Lot 3; thence on an assumed bearing of South 89°59'03" East along the North line of said Government Lot 3 a distance of 456.32 feet; thence South 00°01'55" West a distance of 169.83 feet to the point of beginning of the exception to be described; thence South 12°35'35" East a distance of 538.70 feet; thence North 77°24'25" East a distance of 100.00 feet; thence North 02°41'11" East a distance of 430.74 feet; thence North 72°36'35" West a distance of 246.50 feet to the point of beginning and there terminating said exception.

That part of the Northeast Quarter of the Southwest Quarter of Section 18, Township 145 North, Range 28 West of the 5th Principal Meridian, described as follows: Commencing at the Southeast corner of said Northeast Quarter of the Southwest Quarter; thence on an assumed bearing of North 89°53'25" West along the South line of said Northeast Quarter of the Southwest Quarter a distance of 375.76 feet to the point of beginning of the parcel to be described; thence North 31°39'47" East a distance of 77.48 feet; thence North 51°52'22" West a distance of 997.87 feet; thence North 38°08'38" East a distance of 300 feet, more or less, to the shoreline of Lake Winnibigoshish; thence northwesterly along said shoreline, including any parts of the breakwater as constructed into Lake Winnibigoshish that may be included in said Northeast Quarter of the Southwest Quarter, as shown on the Public Land Survey plat of said Section 18, and continuing to the intersection of the West line of said Northeast Quarter of the Southwest Quarter; thence South 00°02'32" West along said West line to the Southwest corner of said Northeast Quarter of the Southwest Quarter; thence South 89°53'25" East along the South line of said Northeast Quarter of the Southwest Quarter a distance of 936.13 feet to the point of beginning of said parcel and there terminating.

That part of Government Lot 2, Section 18, Township 145 North, Range 28 West of the 5th Principal Meridian, described as follows: Commencing at the Southwest corner of said Government Lot 2; thence on an assumed bearing of South 89°59'03" East along the South line of said Government Lot 2 a distance of 886.98 feet to the point of beginning; thence North 45°30' East a distance of 246 feet, more or less, to the waters edge of Lake Winnibigoshish; thence southeasterly along said waters edge 260 feet, more or less, to the South line of said Government Lot 2; thence North 89°59'03" West along the South line of said Government Lot 2 a distance of 384 feet, more or less, to the point of beginning. Containing 0.75 Acres, more or less.

A strip of land in Government Lots 2 and 5 of Section 18, Township 145 North, Range 28 West of the 5th Principal Meridian, being the breakwater as constructed into Lake Winnibigoshish, said strip of land being 40 feet, more or less, in width, lying 20 feet, more or less, on each side of the following described centerline: Commencing at the Southwest corner of said Government Lot 2; thence on an assumed bearing of South 89°59'03" East along the South line of said Government Lot 2 a distance of 1215.00 feet; thence North 40 feet to the point of beginning of said strip, being the point where the breakwater intersects the top of the bank of Lake Winnibigoshish; thence North 64°30' East a distance of 170.00 feet to the angle point of said breakwater; thence South 55°30' East a distance of 205 feet, more or less, to the South line of said Government Lot 5 and there terminating. Excepting and reserving to the State of Minnesota all sovereign rights and title of the State of Minnesota in all that portion of land lying below the ordinary high water level of Lake Winnibigoshish, including any portion of the lakebed presently covered with fill material located in Government Lots 2 and 5.

- SURVEYOR'S NOTES:
- Minnesota D.N.R. property monument set.
 - Iron pipe with plastic cap stamped 6807.
 - ⊕ U.S.F.S. 2" iron pipe monuments with brass cap.
 - Iron pipe found prior to 1972.
- Bearings based on datum of MN D.N.R., 1985 survey.
△ Survey control points.

I hereby certify that this survey, plat or report was prepared by me, or under my direct supervision, on this 1st day of April, 1987, and that I am a duly Registered Surveyor under the laws of the State of Minnesota.

William V. Okuma
Registration No. 6807