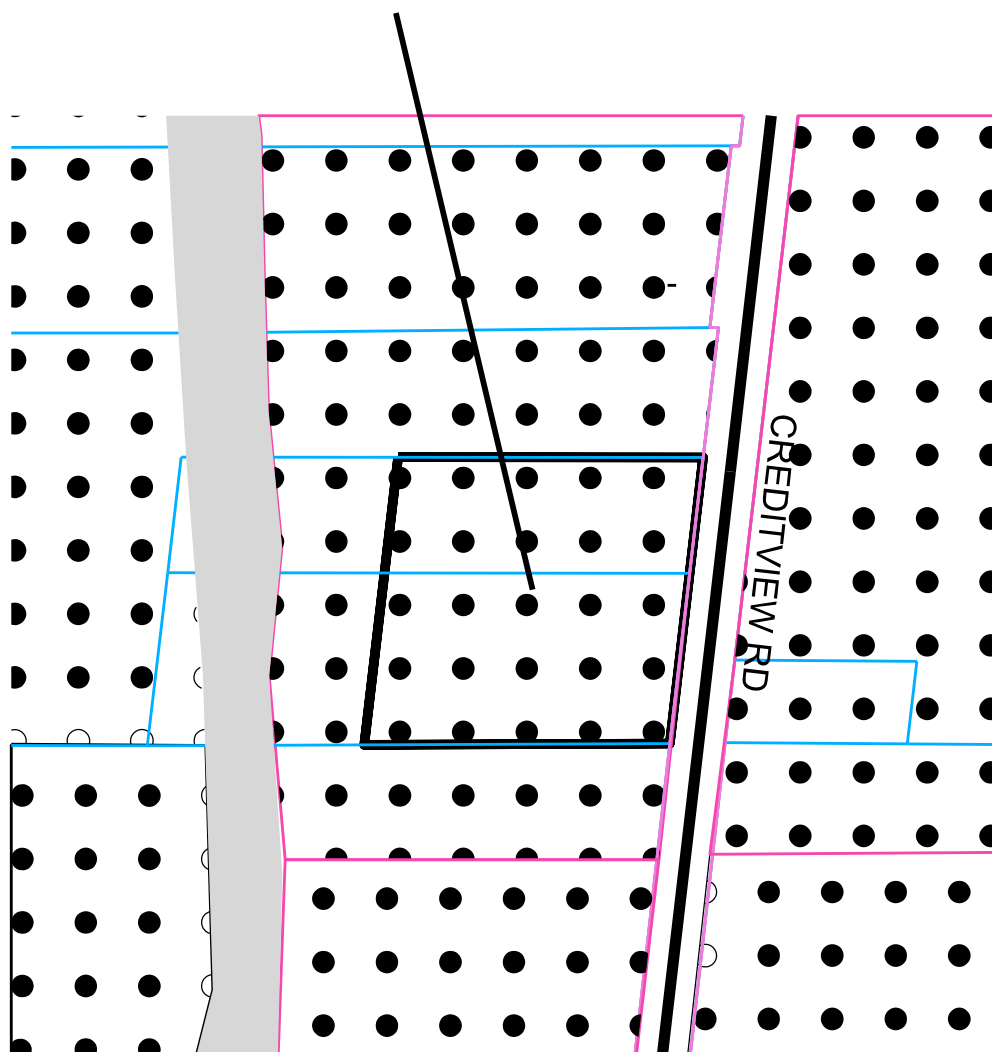


SUBJECT LANDS



EXTRACT FROM SCHEDULE SP45(A) OF THE DOCUMENT KNOWN AS THE CREDIT VALLEY SECONDARY PLAN

