

To: U S G Annuity & Life Company,
Chicago Title Insurance Company
and London Development Co.

I hereby certify that this survey was prepared from an actual-on-the-ground instrument survey of the subject premises; that the same accurately shows the location of the boundaries of the subject premises and the location of all streets, highways, alleys and public ways crossing or abutting said premises; that the dimensions of the improvements and the locations thereof with respect to the boundaries are accurately shown as the same were situated on 14 January 1993, that there are no encroachments by improvements appurtenant to adjoining premises upon the subject premises, nor from the subject premises unless shown hereon; that all buildings and structures lie wholly within all applicable building restriction lines, if any, and do not violate any restriction or other recorded agreement set forth in the title commitment for the subject premises dated 14 January 1993 issued to you by Chicago Title Insurance Company that all easements and rights of way which are appurtenant to or burden the subject premises and (i) are referred to in the Title Commitment, or (ii) are apparent from a visual inspection, are delineated hereon; and that the subject premises are not in a special flood hazard area.

Access to and egress from the subject premises and the improvements and structures thereon are provided via the means indicated hereon. Municipal water, municipal storm sewer and municipal sanitary sewer facilities and telephone, gas and electric services of public utilities are available in the locations indicated hereon. This survey reflects boundary lines of the premises which "close" by engineering calculation.

I further certify that this plat and the survey on which it is based were made in accordance with the Minimum Standard Detail requirements for ALTA/ACSM Land Title Surveys, jointly established and adopted by ALTA and ACSM in 1988, and meets the accuracy requirements of a Class A Survey, as defined therein.

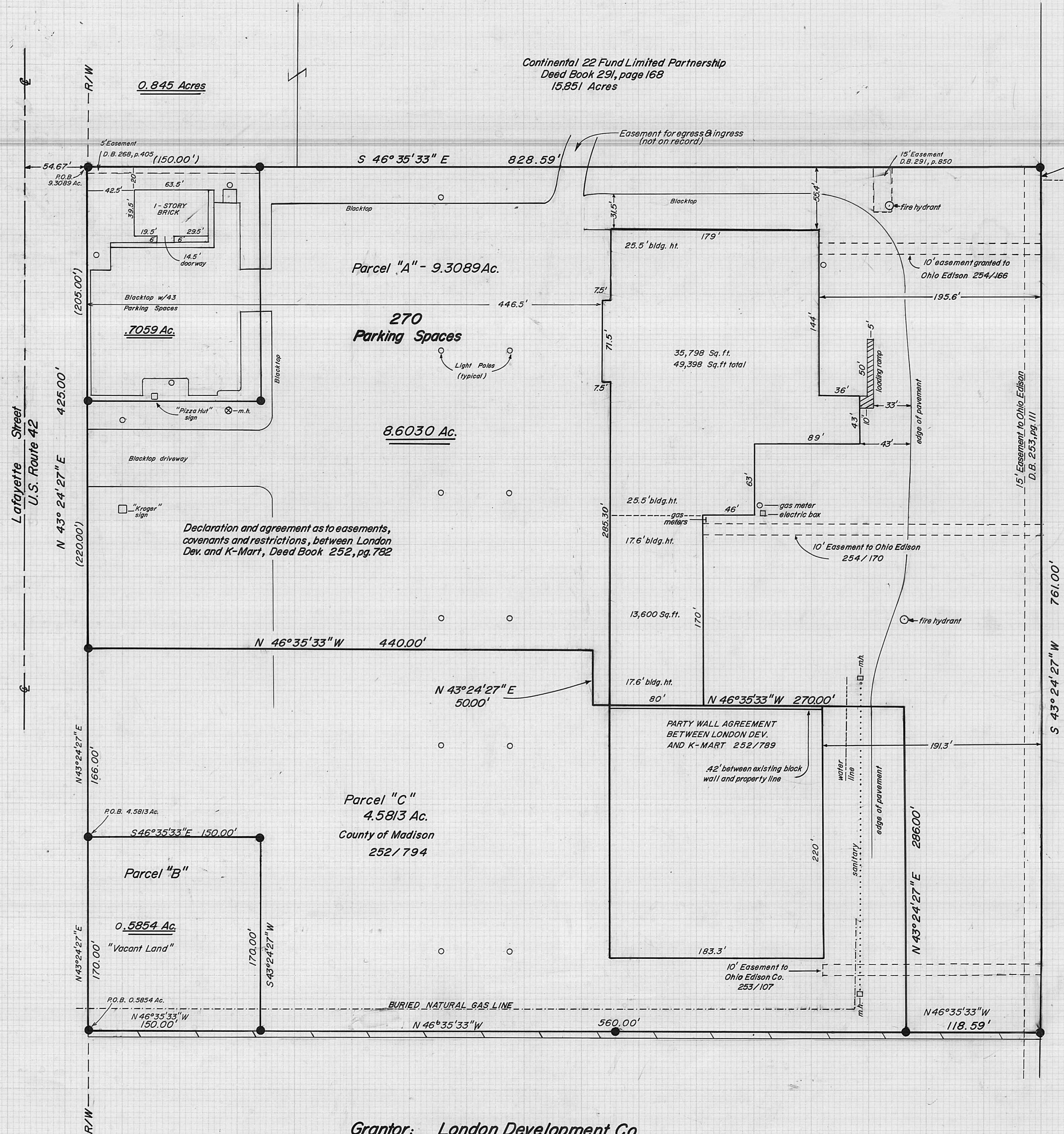
William W. Browning
William W. Browning P.S. 7377

3 Feb. 1993
Date



Grantor: London Development Co.
D.B. 252, pg. 383
9.309 Acres

Browning Surveying
4444 S.R. 187
London, Ohio 43140
(614) 852-4444



Continental 22 Fund Limited Partnership
Deed Book 291, page 168
15.851 Acres

Center line of perpetual
drainage easement described
in Deed Book 252, page 383
Consent to easement by
Federal Land Bank 252/389

Carolyn M. Heath
Deed Book 291, page 164
47.831 Acres

Declaration and agreement as to easements,
covenants and restrictions, between London
Dev. and K-Mart, Deed Book 252, pg. 782

PARTY WALL AGREEMENT
BETWEEN LONDON DEV.
AND K-MART 252/789

Parcel "B"
0.5854 Ac
"Vacant Land"

Parcel "C"
4.5813 Ac
County of Madison
252/794

Parcel "A" - 9.3089 Ac.

8.6030 Ac.

Lafayette Street
U.S. Route 42

S 43° 24' 27" W
761.00'

R/W

R/W

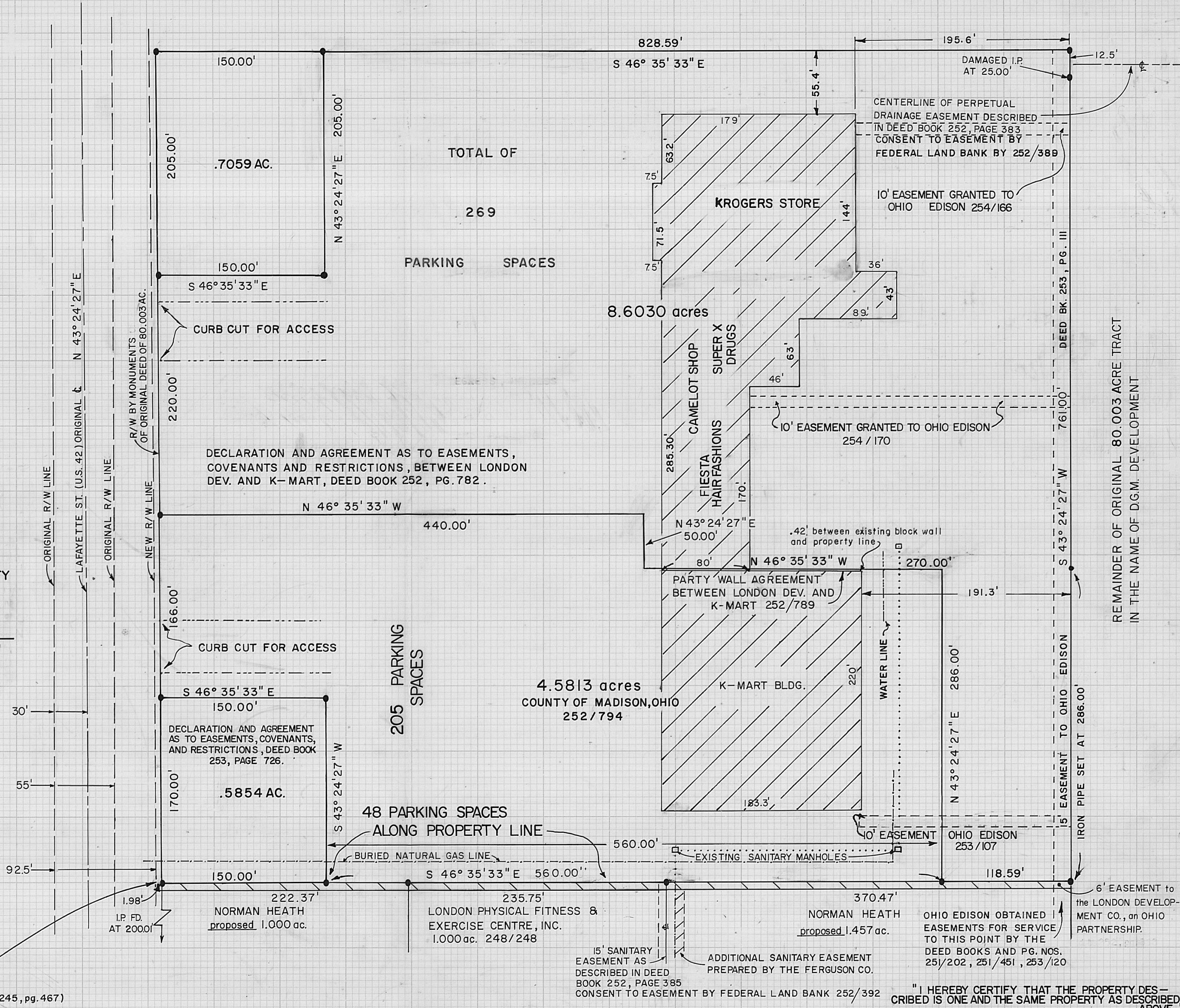


SCALE: 1" = 60"

SURVEY CERTIFICATE

TO: THE GEMS SAVINGS ASSOCIATION, LAWYERS TITLE INSURANCE CORP., & LONDON DEVELOPMENT CO., I HEREBY CERTIFY THAT THE TITLE LINES AND THE LINES OF ACTUAL POSSESSION ARE THE SAME AND THAT THE IMPROVEMENTS ERECTED UPON THE PROPERTY AS SHOWN HEREON DO NOT ENCROACH OVER STREET OR TITLE LINES OR OVER ANY EASEMENTS OR RIGHTS OF WAY AND THAT THIS SURVEY ACCURATELY DEPICTS THE STATE OF FACTS AND THAT THERE ARE NO EASEMENTS OR ENCROACHMENTS AFFECTING THE PROPERTY OTHER THAN SHOWN HEREON.

DATE _____ NEIL BABB OHIO REG. NO. PS. 5969



IRON PIPE LOCATED N 43° 24' 27" E 200.01' FROM THE N.W. CORNER OF AN ORIGINAL 80.003 ACRE TRACT IN THE NAME OF HARRY N. HEATH (db. 188, pg. 128) AND THE N.E. CORNER OF AN ORIGINAL 54.081 ACRE TRACT IN THE NAME OF THE D.G.M. DEVELOPMENT CO. (db. 245, pg. 467)

BABB ENGINEERING & SURVEYING
11 EAST FIRST ST., P.O. BOX 374
LONDON, OHIO 43140

PLAT OF 14.4756 ACRES ORIGINALLY TRANSFERRED FROM THE D.G.M. DEVELOPMENT CO. TO THE LONDON DEVELOPMENT CO., DEED BOOK 252, PAGE 383, CITY OF LONDON, MADISON COUNTY, OHIO.

SV - 01581 JOB NO.	17-94
15/10/1981 DATE	NEIL BABB P.S. 5969

The following description is for a parcel of land in the State of Ohio, County of Madison, City of London, Virginia Military Survey Number 5802, and is part of an original 14.4756 acre tract recorded in the name of London Development Company in Deed Book 252, page 383, said parcel being more particularly described as follows:

Beginning at a found iron pin the right-of-way of Lafayette Street, said pin being the northeasterly corner of said 14.4756 acre tract and the southwesterly corner of a 0.845 acre tract recorded in the name of Continental 22 Fund Limited Partnership in Deed Book 292, page 168;

Thence, with the northeasterly line of the aforementioned 14.4756 acre tract, S 46 degrees 35' 33" E (Reference Bearing in accordance with Deed Book 252, page 383) 828.59 feet to found iron pin in the northerly line of a 47.831 acre tract recorded in the name of Carolyn M. Heath in Deed Book 291, page 164;

Thence, with the southerly line of London Development Company, S 43 degrees 24' 27" W 761.00 feet to a found iron pipe, said pipe being the southwesterly corner of the aforementioned 14.4756 acre tract;

Thence N 46 degrees 35' 33" W 118.59 feet to a found iron pipe;

Thence N 43 degrees 24' 27" E 286.00 feet to a found iron;

Thence N 46 degrees 35' 33" W 270.00 feet to a found iron;

Thence N 43 degrees 24' 27" E 50.00 feet to a set p.k. spike;

Thence N 46 degrees 35' 33" W 440.00 feet to a found iron pipe in the right-of-way of Lafayette Street;

Thence, with the southeasterly right-of-way line of Lafayette Street N 43 degrees 24' 27" E 425.00 feet to the point of beginning;

The above described parcel contains 9.3089 acres. The original plat of this survey, showing additional information is on permanent file in the Madison County Tax Map Department. Surveyed by William W. Browning, P.S. 7377, during February of 1993.

The following description is for a parcel of land in the State of Ohio, County of Madison, Township of Union, City of London, and is part of an original 14.4756 acre tract [said 14.4756 acres being out of an 80.003 acre tract in the name of the DGM Development Company, as recorded in deed book 245, page 474], said parcel being more particularly described as follows;

Beginning at a found iron pin on the southeasterly right-of-way line of Lafayette Street at the northeasterly corner of an original 54.081 acre tract in the name of the DGM Development Company [as recorded in deed book 245, page 467] and the northwesterly corner of the aforementioned 80.003 acre tract, thence along the right-of-way line of Lafayette Street N 43°24'27" E 200.01 feet to the northwesterly corner of the 14.4756 acre tract and the true point of beginning; thence again along the right-of-way line of Lafayette Street N 43°24'27" E 170.00 feet to an iron pipe; thence S 46°35'33" E 150.00 feet to an iron pipe; thence S 43°24'27" W 170.00 feet to an iron pipe set in the southwesterly line of the 14.4756 acre tract; thence along said southwesterly side N 46°35'33" W 150.00 feet to the true point of beginning.

The above described parcel contains .5854 acres. Surveyed by Neil Babb, July of 1980, P.S. 5969. Monuments set are 3/4 inches in diameter by 30 inches in length with aluminum caps marked P.S. 5969.