

EXHIBIT "A"

DEBTOR(S): Garber Enterprises, Inc., a Kansas Corporation
SECURED PARTY: Railroad Savings Bank, FSB

EXHIBIT TO UCC-1 FINANCING STATEMENT

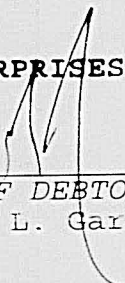
Common Address:

5020 West 15th Street
Lawrence, Kansas 66049

Legal Description:

Lot 1, in Oread West No. 6, a Subdivision in the City of
Lawrence, Douglas County, Kansas.

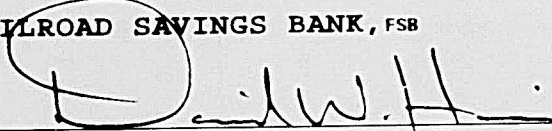
GARBER ENTERPRISES, INC., A KANSAS CORPORATION



SIGNATURE OF DEBTOR

BY: Michael L. Garber, President

RAILROAD SAVINGS BANK, FSB



SIGNATURE OF SECURED PARTY

BY: David W. Harris, Vice President