

EXHIBIT A

Description of Collateral:

All money and property delivered to and deposited with Secured Party, whether heretofore or hereafter coming into the possession, custody or control of Secured Party in any manner and for any purpose whatever and whether held in general or special account(s) or deposit(s) or for safekeeping or otherwise.

AND THE FOLLOWING:

(1) All of the following property, or interests in property, of Debtor, whether now owned or existing or hereafter acquired or arising and wheresoever located: accounts, inventory, goods, (including, without limitation, goodwill, inventions, designs, patents, patent applications, trademarks, trademark applications, trade names, licenses, leasehold interests in real and personal property, franchises, tax refund claims, and guarantee claims, security interests or other security held by or granted to Debtor to secure payment of Debtor's accounts), tax refunds, chattel paper, contract rights, instruments, documents, notes, returned and repossessed goods and all other personal property or interests in personal property; together with all insurance policies insuring any of the foregoing (and all proceeds of the same), and all books and records (including, without limitation, customer lists, credit files, computer programs, printouts and other computer materials and records) pertaining to any of the foregoing.

(2) All gas, water and electric fixtures, radiators, heaters, engines, boilers, ranges, elevators and motors, plumbing and heating fixtures, water heaters, air conditioning apparatus and units, refrigerating equipment, refrigerators, cooking apparatus, window screens, awnings, storm sash, doors and carpeting, partitions, machinery, cranes, equipment, personal property of every kind and nature whatsoever now or hereafter owned by Debtor, including all extensions, accessories, parts additions, improvements, betterments renewals, and replacements.

(3) All structural components, building materials, machinery, equipment and systems now or hereafter delivered to, stored or located upon, used in construction upon, incorporated or intended to be incorporated into the real property described below or improvements thereon.

(4) All accessions to, substitutions for, and all replacements, products and proceeds of all of the foregoing.

The above collateral includes, without limitation, any of the above items located on or used in connection with Debtor's business operations on the real property described as follows:

SEE LEGAL DESCRIPTION

TRACT I:

Beginning at the Northeast corner of Lot 1, Block 8, in Oread Addition, an Addition to the City of Lawrence; thence West along the North line of said lot, 62 feet 6 inches; thence South on a line parallel to the West line of said lot, 100 feet; thence East on the South side of said lot to the Southeast corner thereof; thence Northeasterly on the East line of said lot to the place of beginning, all in the City of Lawrence, in Douglas County, Kansas; AND

TRACT II:

The North 50 feet off the North side of Lot 2, in Block 8, in Oread Addition, an Addition to the City of Lawrence, described as follows: Beginning at the Northeast corner of said Lot 2, Block 8, thence running West along the North line of said Lot 2 to the Northwest corner of said lot; thence South on the West line of said Lot No. 2, 50 feet; thence East on a line parallel with the North line of said Lot 2, to the West line of Oread Avenue; thence on said West line of Oread Avenue in a Northeasterly direction to the place of beginning, all in the City of Lawrence, in Douglas County, Kansas, LESS the North 50 feet and less the West 158.4 feet of Lot 2, Block 8, Oread Addition, as shown by Survey dated July 12, 1982 by John E. Selk, L.S. #610,

TOGETHER WITH NON-EXCLUSIVE EASEMENT for the purpose of ingress and egress only to subject property over and across the following:

The North 7.5 feet of the North 50 feet of Lot 2, LESS the West 158.4 feet thereof, in Block 8, Oread Addition, an Addition to the City of Lawrence, in Douglas County, Kansas; as provided in Easement recorded January 5, 1989, in Book 427, page 974.