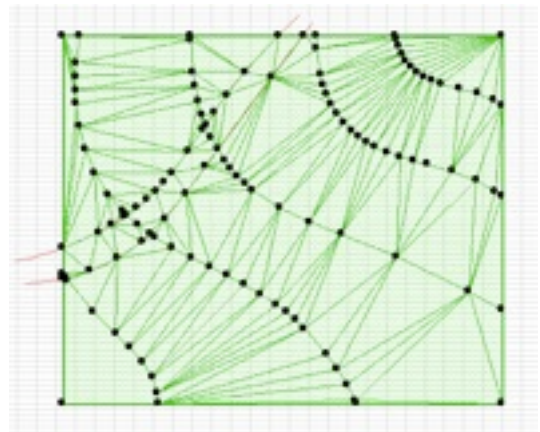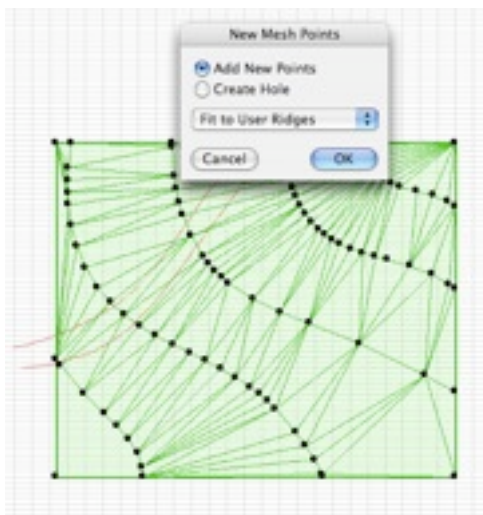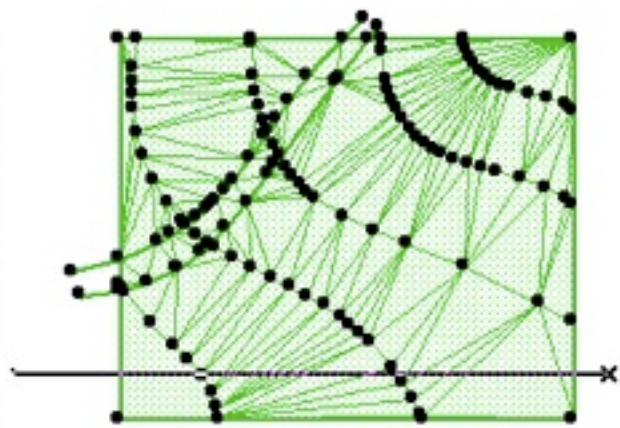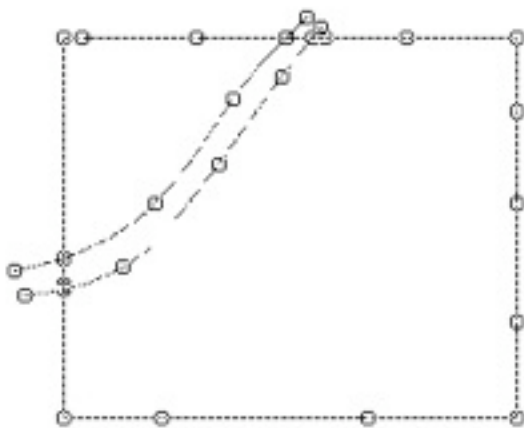first of all , lets say we have created the mesh ,

now we will draw road , using lines, arcs. or splines ,
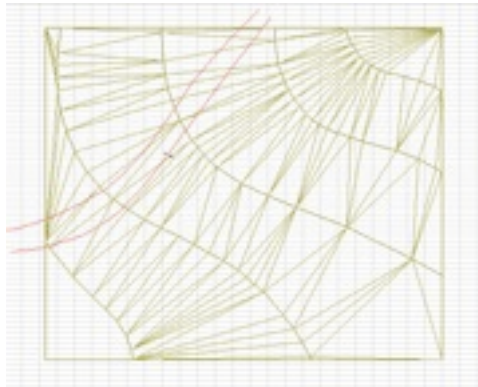
now, select the mesh, and select the mesh tool , and using magic wand , click inside road , select , Add new points . fit to user ridges , and here is what you get , new nodes for the road.


now , Drag a copy of mesh .

using the new " copied" mesh , select the mesh, select mesh tool , click on one of edge points, on helping palette , select subtract . and click out side the road.

1-select

3- select subtraction

4- click anywhere outside the road

select mesh tool,
2-click on edge point.
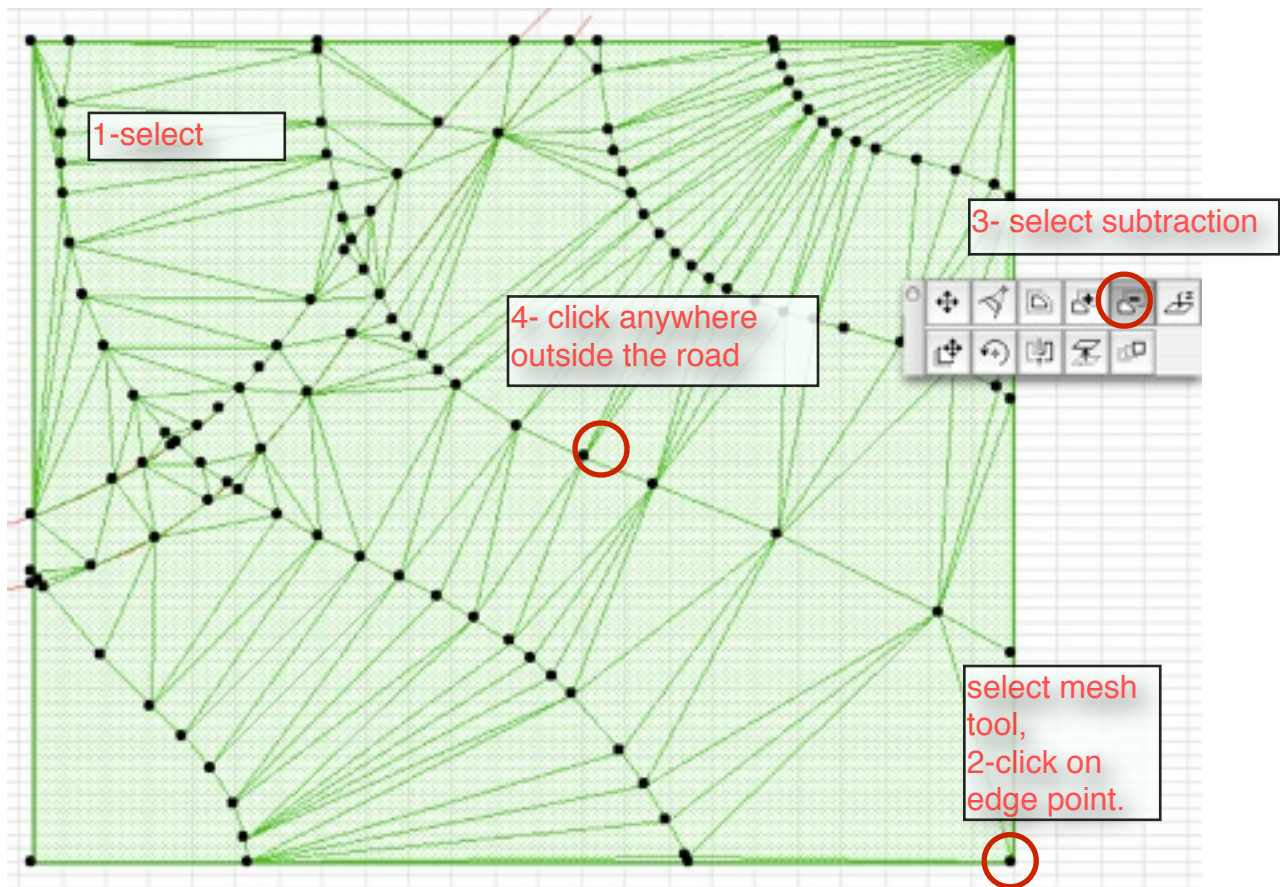
on original mesh , convert road into hole ," same way when created , but this time select create hole ".
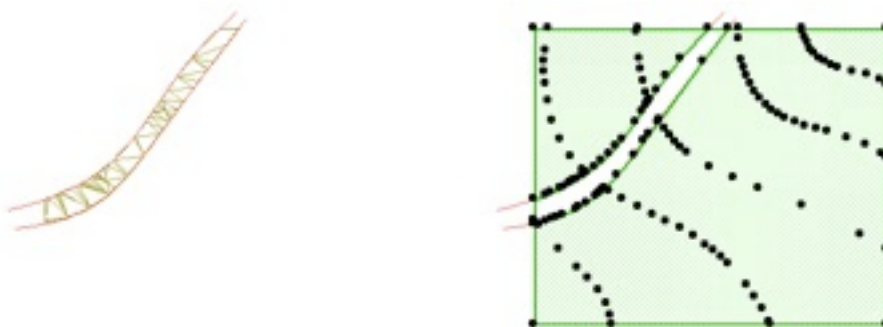
now you must get something like shown above.

change material . get road back. thats it!!