

**UNIFORM COMMERCIAL CODE — FINANCING STATEMENT — FORM UCC-1**  
**IMPORTANT — Read instructions on back before filling out form**

This **FINANCING STATEMENT** is presented for filing pursuant to the Nevada Uniform Commercial Code

Receipt # \_\_\_\_\_

1. DEBTOR (ONE NAME ONLY) <input type="checkbox"/> LEGAL BUSINESS NAME <input checked="" type="checkbox"/> INDIVIDUAL (LAST NAME FIRST) <b>FERNANDEZ, MICHAEL J.</b>		1A. SOCIAL SECURITY OR FEDERAL TAX NO. [REDACTED] - 0050	
1B. MAILING ADDRESS <b>655 S. Fair Oaks Ave., Apt. E316</b>		1C. CITY, STATE <b>Sunnyvale, CA</b>	
1E. RESIDENCE ADDRESS <b>SAME</b>		1F. CITY, STATE <b>Sunnyvale, CA</b>	
2. ADDITIONAL DEBTOR (IF ANY) (ONE NAME ONLY) <input type="checkbox"/> LEGAL BUSINESS NAME <input checked="" type="checkbox"/> INDIVIDUAL (LAST NAME FIRST) <b>KNEIS, BRIAN C.</b>		2A. SOCIAL SECURITY OR FEDERAL TAX NO. [REDACTED] - 8678	
2B. MAILING ADDRESS <b>655 S. Fair Oaks Ave., Apt. E316</b>		2C. CITY, STATE <b>Sunnyvale, CA</b>	
2E. RESIDENCE ADDRESS <b>SAME</b>		2F. CITY, STATE <b>Sunnyvale, CA</b>	
3. <input type="checkbox"/> ADDITIONAL DEBTOR(S) ON ATTACHED SHEET			
4. SECURED PARTY NAME <b>Virginal Beach Federal Savings and Loan Association</b> MAILING ADDRESS <b>Post Office Box 848</b> CITY <b>Virginia Beach</b> STATE <b>Virginia</b> ZIP CODE <b>23451</b>		4A. SOCIAL SECURITY NO. FEDERAL TAX NO. OR BANK TRANSIT AND A B A NO. <b>54-0417855</b>	
5. ASSIGNEE OF SECURED PARTY (IF ANY) NAME <b>N/A</b> MAILING ADDRESS CITY STATE ZIP CODE		5A. SOCIAL SECURITY NO. FEDERAL TAX NO. OR BANK TRANSIT AND A B A NO.	

6. This FINANCING STATEMENT covers the following types or items of property (if crops or timber, include description of real property on which growing or to be growing and name of record owner of such real estate, if fixtures, include description of real property to which affixed or to be affixed and name of record owner of such real estate, if oil, gas or minerals, include description of real property from which to be extracted)

ALL THAT CERTAIN PERSONAL PROPERTY AND FIXTURES DESCRIBED IN EXHIBIT "A" LOCATED OR TO BE LOCATED ON THE REAL PROPERTY DESCRIBED IN EXHIBIT "B" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

6A. Michael J. Fernandez Brian C. Kneis  
 SIGNATURE OF RECORD OWNER

6C. \$ 51,893.61  
 MAXIMUM AMOUNT OF INDEBTEDNESS TO BE SECURED AT ANY ONE TIME (OPTIONAL)

6B. Michael J. Fernandez/Brian C. Kneis  
 (TYPE) RECORD OWNER OF REAL PROPERTY

7. Check <input checked="" type="checkbox"/>	if Applicable	A <input type="checkbox"/> Proceeds of collateral are also covered	B <input type="checkbox"/> Products of collateral are also covered	C <input type="checkbox"/> Proceeds of above described original collateral in which a security interest was perfected (Debtor's Signature Not Required)	D <input type="checkbox"/> Collateral was brought into this State subject to security interest in another jurisdiction (Debtor's Signature Not Required)
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8. Check <input checked="" type="checkbox"/>	if Applicable	DEBTOR IS A "TRANSMITTING UTILITY" IN ACCORDANCE WITH NRS 704.205 AND NRS 104.9403
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9. (Date) \_\_\_\_\_ 19\_\_

By: Michael J. Fernandez Brian C. Kneis  
 SIGNATURE(S) OF DEBTOR(S) (TITLE)

Michael J. Fernandez/Brian C. Kneis  
 TYPE NAME(S)

By: Lawrence A. Closer  
 SIGNATURE(S) OF SECURED PARTY(IES) (TITLE)

Virginia Beach Federal Savings & Loan Association  
 TYPE NAME(S)

11. This Space for Use of Filing Officer  
 (Date, Time, File Number and Filing Office)

**07317**

**259847**

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10. **Return Copy to**

NAME **Virginia Beach Federal Savings & Loan**  
 ADDRESS **Post Office Box 848**  
 CITY, STATE **Virginia Beach, VA 23451**  
 AND ZIP

THIS SPACE FOR USE OF FILING OFFICER

EXHIBIT "A"

The collateral consists of all personal property and fixtures located or to be located upon the real property ("the Property") described in Exhibit "B", including, but not limited to, the following:

- A) All buildings, structures, improvements, appurtenances, furniture, furnishings, fixtures, equipment, building materials, and other personal property, which have been constructed or brought upon, the Property, or used, or intended to be used in connection therewith, including, but not limited to, equipment, appliances, machinery, engines, boilers, incinerators, apparatus, heating and air-conditioning systems, plumbing fixtures, floor and wall coverings, including all replacements and additions thereto; and
- B) All of the estate and interest, and any claim in law or in equity, which Trustor may hereafter acquire in the Collateral; and
- C) The rents, royalties, issues, profits and income of the Collateral, and all rights of Trustor under all present and future leases affecting the Collateral; and
- D) All proceeds and claims arising on account of any damage to, or taking of, the Collateral, or any part thereof, and all claims for relief and recoveries for any loss or diminution in value of the Collateral; and
- E) All of Trustor's general intangibles relating to the development or use of the Collateral, including, but not limited to, all governmental approvals and permits relating to construction of improvements on the Property; and
- F) All construction contracts, subcontracts, plans and specifications, architectural drawings, models and renderings of every kind, relating to the Collateral.

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EXHIBIT "B"

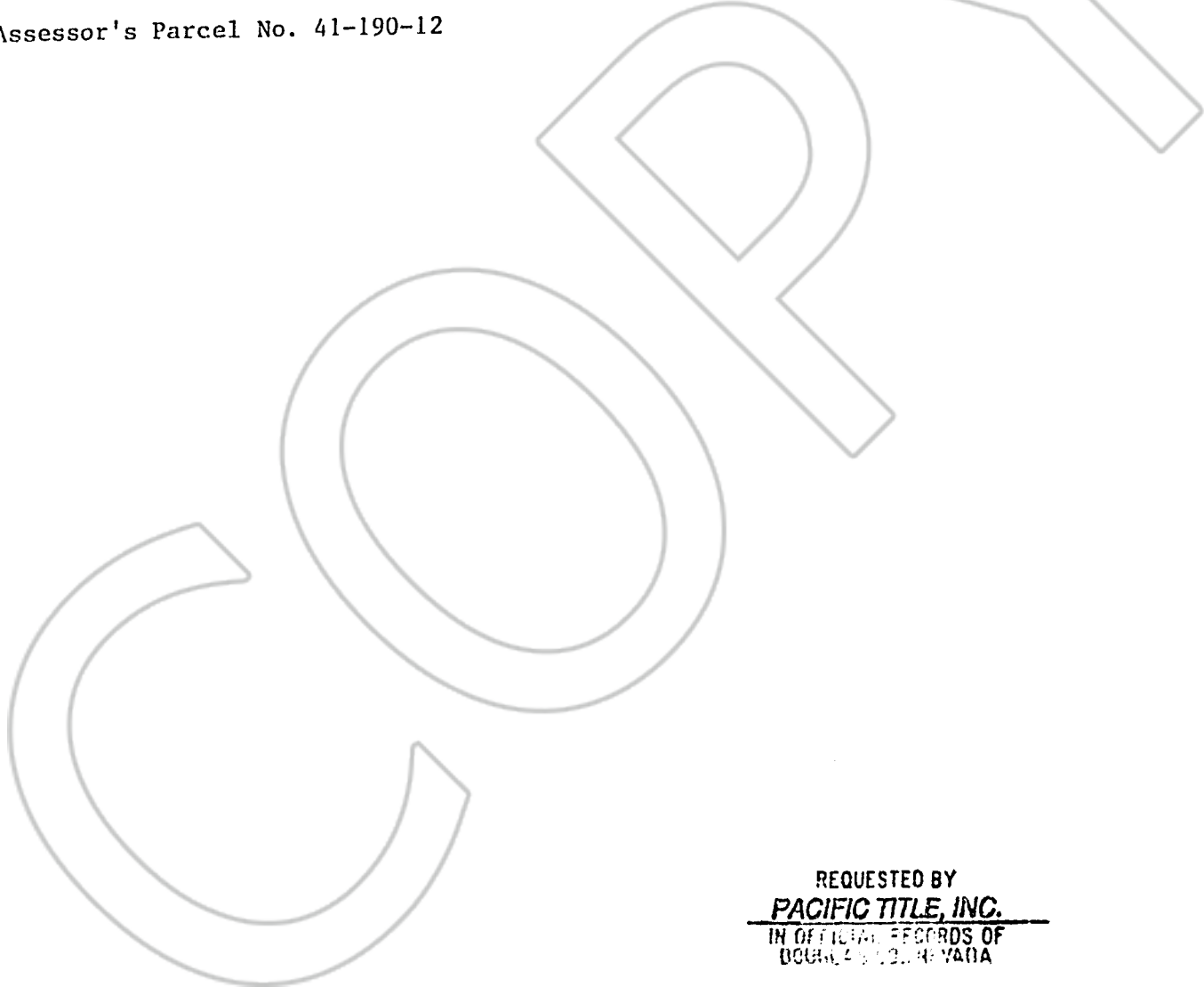
DESCRIPTION

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

Unit 12, of Lot 4 Condominium as set forth on Sheet 8 of the Third Amended Map of Tahoe Village No. 2, filed for record August 14, 1979 as Document No. 35555, Official Records of Douglas County, State of Nevada.

TOGETHER WITH, an undivided 1/24th interest in and to those areas designated as common area as set forth on the map of Lot 4 Condominium as set forth on Sheet 8 of the Third Amended Map of Tahoe Village No. 2, files for record August 14, 1979 as Document No. 35555, Official Records of Douglas County, State of Nevada.

Assessor's Parcel No. 41-190-12



REQUESTED BY  
PACIFIC TITLE, INC.  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

'91 SEP 10 AIO:55

SUZANNE DEBOLLEAU  
RECORDER

259847

\$13<sup>00</sup> PAID *KJ* DEPUTY

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