

\$30,000.00

Stateline, NV

PROMISSORY NOTE SECURED BY DEED OF TRUST

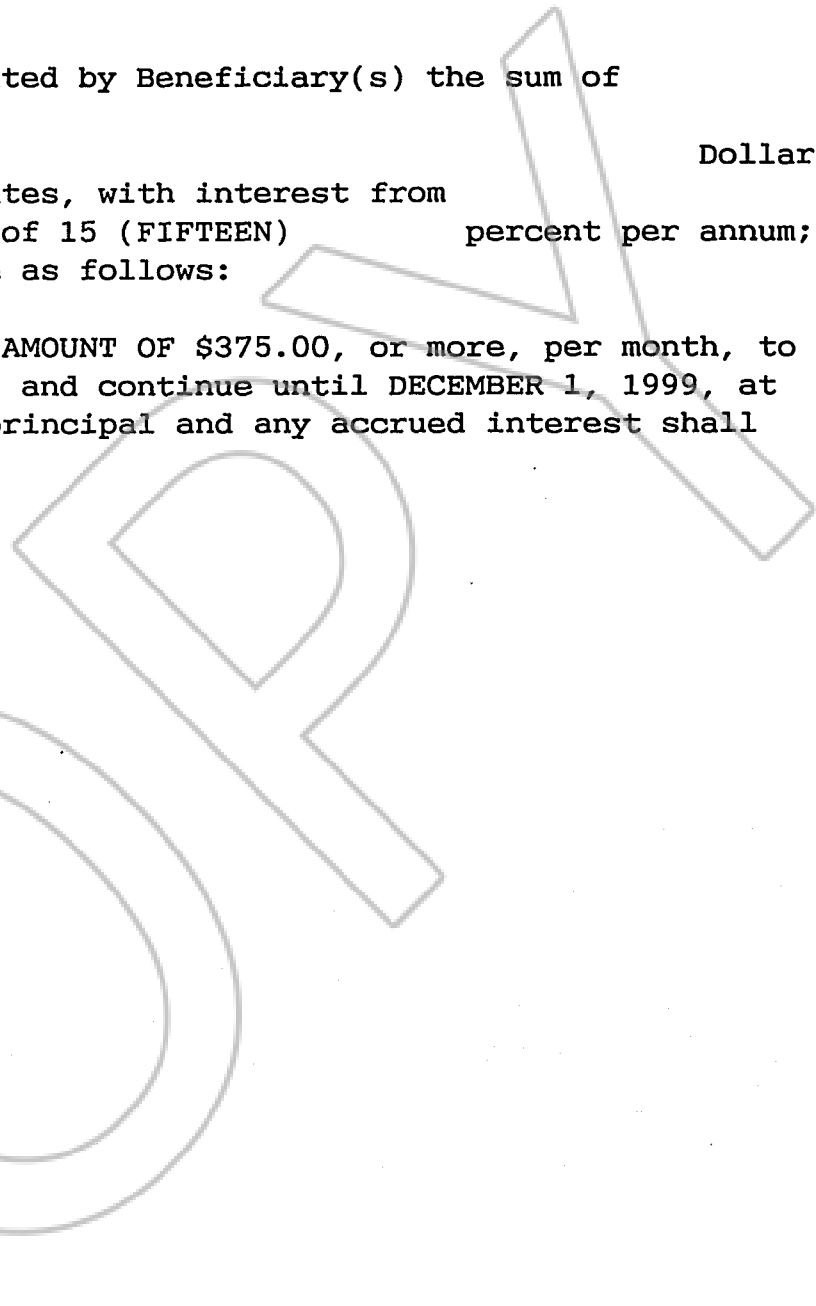
For value received, undersigned promise to pay to R. STEPHEN HARDY

or order, at any place designated by Beneficiary(s) the sum of THIRTY THOUSAND AND NO/100

Dollars,

lawful money of the United States, with interest from on unpaid balance at the rate of 15 (FIFTEEN) percent per annum; principal and interest payable as follows:

INTEREST ONLY PAYMENTS IN THE AMOUNT OF \$375.00, or more, per month, to begin April 1, 1998, and continue until DECEMBER 1, 1999, at which time the entire unpaid principal and any accrued interest shall become all due and payable.



Each and every payment shall be credited first to the payment of interest then due on the balance of the principal sum and then to the reduction of the principal. Principal and Interest payable in lawful money of the United States.

INITIALS

GR _____

0453221

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REQUESTED BY
P. Stephen Hardy
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV -3 P1:26

0453221

BK 1198PG0535

LINDA SLATER
RECORDER

\$ 9.00 PAID AS DEPUTY