

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

1. DEBTOR (LAST NAME FIRST) <b>STOLL, TIMOTHY R.</b>		1A. SOCIAL SECURITY OR FEDERAL TAX NO. <b>4450</b>	
1B. MAILING ADDRESS <b>3351 LAKE TAHOE BOULEVARD</b>		1C. CITY, STATE <b>SOUTH LAKE TAHOE, CA</b>	
1E. RESIDENCE ADDRESS (IF AN INDIVIDUAL AND DIFFERENT THAN 1B)		1F. CITY, STATE	
1D. ZIP CODE <b>96150</b>		1G. ZIP CODE	
2. ADDITIONAL DEBTOR (IF ANY) (LAST NAME FIRST) <b>STOLL, PHIL</b>		2A. SOCIAL SECURITY OR FEDERAL TAX NO. <b>0360</b>	
2B. MAILING ADDRESS <b>Same as 1b Above</b>		2C. CITY, STATE <b>Same as 1c Above</b>	
2E. RESIDENCE ADDRESS (IF AN INDIVIDUAL AND DIFFERENT THAN 2B)		2F. CITY, STATE	
2D. ZIP CODE <b>Same as 1d</b>		2G. ZIP CODE	

3. DEBTOR(S) TRADE NAMES OR STYLES (IF ANY)		3A. FEDERAL TAX NO.	
4. ADDRESS OF DEBTOR(S) CHIEF PLACE OF BUSINESS (IF ANY) <b>3351 LAKE TAHOE BOULEVARD</b>		2A. CITY, STATE <b>SOUTH LAKE TAHOE, CA</b>	
		2B. ZIP CODE <b>96150</b>	

5. SECURED PARTY NAME <b>NEVADA BANKING COMPANY</b>		5A. SOCIAL SECURITY NO., FEDERAL TAX NO. OR BANK TRANSIT AND A.B.A. NO. <b>88-0170659</b>	
MAILING ADDRESS <b>1374 U.S. HIGHWAY 395 NORTH</b>			
CITY <b>GARDNERVILLE</b> STATE <b>NV</b> ZIP CODE <b>89410</b>			

6. ASSIGNEE OF SECURED PARTY (IF ANY) NAME		8A. SOCIAL SECURITY NO., FEDERAL TAX NO. OR BANK TRANSIT AND A.B.A. NO.	
MAILING ADDRESS			
CITY STATE ZIP CODE			

7. 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 grown 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 inventory, Accounts, Equipment, General Intangibles and Fixtures; whether any of the foregoing is owned now or acquired later; all accessions, additions, replacements, and substitutions relating to any of the foregoing; all records of any kind relating to any of the foregoing; all proceeds relating to any of the foregoing (including insurance, general intangibles and other accounts proceeds).**  
 This Financing Statement is to be recorded in the real estate records. Some or all of the collateral is located on the following described real estate: **1625 HIGHWAY 88, #201, MINDEN, NV 89423 JAMES M. HICKEY** is the record owner of the real property described on which the collateral is located.

7A. _____ SIGNATURE OF RECORD OWNER	7C. \$ _____ MAXIMUM AMOUNT OF INDEBTEDNESS TO BE SECURED AT ANY ONE TIME (OPTIONAL)
7B. _____ (TYPE) RECORD OWNER OR REAL PROPERTY	

8. Check <input checked="" type="checkbox"/> If Applicable	A <input checked="" type="checkbox"/> Proceeds of collateral are also covered	B <input checked="" 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	D <input type="checkbox"/> Collateral was brought into this State subject to security interest in another jurisdiction
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9. Check <input checked="" type="checkbox"/> If Applicable	<input type="checkbox"/> DEBTOR IS A "TRANSMITTING UTILITY" IN ACCORDANCE WITH NRS 704.205 AND NRS 104.9403
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10. (Date) **12/3/98** 19\_\_\_\_

By: *[Signature]*  
SIGNATURE(S) OF DEBTOR(S) (TITLE)  
**NEVADA BANKING COMPANY** **Brent Holderman**

By: *[Signature]*  
SIGNATURE(S) OF SECURED PARTY(IES) (TITLE)  
**Vice President**

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

**08443**

REQUESTED BY  
*Nevada Banking Co*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 DEC -8 AM 12:26

LINDA SLATER  
RECORDER

\$16 PAID to DEPUTY

0456084

11.  Return Copy to

NAME **NEVADA BANKING COMPANY**  
ADDRESS **1374 U.S. HIGHWAY 395 NORTH**  
CITY, STATE AND ZIP **GARDNERVILLE, NV 89410**