

UNIFORM COMMERCIAL CODE — FINANCING STATEMENT — FORM UCC-1

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

IMPORTANT: Read Instructions on back before filling out form.

Receipt No. _____

1. DEBTOR (ONE NAME ONLY) <input type="checkbox"/> LEGAL BUSINESS NAME <input type="checkbox"/> INDIVIDUAL (LAST NAME FIRST) <i>McCulloch, William</i>		1A. SOCIAL SECURITY OR FEDERAL TAX NO. [REDACTED] - 9723	
1B. MAILING ADDRESS <i>PO Box 2371</i>		1C. CITY, STATE <i>Minden, NV</i>	1D. ZIP CODE <i>89423</i>
1E. RESIDENCE ADDRESS <i>1459 Edles Bourgh Cir</i>		1F. CITY, STATE <i>Gardnerville, NV</i>	1G. ZIP CODE <i>89410</i>
2. ADDITIONAL DEBTOR (IF ANY) (ONE NAME ONLY) <input type="checkbox"/> LEGAL BUSINESS NAME <input type="checkbox"/> INDIVIDUAL (LAST NAME FIRST)		2A. SOCIAL SECURITY OR FEDERAL TAX NO.	
2B. MAILING ADDRESS		2C. CITY, STATE	2D. ZIP CODE
2E. RESIDENCE ADDRESS		2F. CITY, STATE	2G. ZIP CODE

3. ADDITIONAL DEBTOR(S) ON ATTACHED SHEET

4. SECURED PARTY NAME <i>AVCO FINANCIAL SERVICES</i> MAILING ADDRESS <i>777 E. William #103</i> CITY <i>Carson City, NV 89701</i> STATE <i>NV</i> ZIP CODE		4A. SOCIAL SECURITY NO. FEDERAL TAX NO. OR BANK TRANSIT AND A.B.A. NO.	
5. ASSIGNEE OF SECURED PARTY (IF ANY) NAME 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).

Certain household goods and other consumer items (listed on schedule A)

6A. *William J. McCulloch*
SIGNATURE OF RECORD OWNER

6C. *William J. McCulloch*
MAXIMUM AMOUNT OF INDEBTEDNESS TO BE SECURED AT ANY ONE TIME (OPTIONAL)

6B. _____
(TYPE) RECORD OWNER OF REAL PROPERTY

7. Check if Applicable <input checked="" type="checkbox"/>	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 if Applicable DEBTOR IS A "TRANSMITTING UTILITY" IN ACCORDANCE WITH NRS 704.205 AND NRS 104.9403.

9. (Date) *7/23* 19 *99*

By *William J. McCulloch* (SIGNATURE(S) OF DEBTOR(S)) (TITLE)

William J. McCulloch (TYPE NAME(S))

By *Kristen L. Gilbert* (SIGNATURE(S) OF SECURED PARTY(IES)) (TITLE)

Kristen L. Gilbert (TYPE NAME(S))

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

08523

0475374

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10. Return Copy to:

AVCO FINANCIAL SERVICES
777 E. William #108
Carson City, NV 89701

Trust Account Number (If Applicable)

WHITE—Alphabetical; PINK—Acknowledgement; GREEN—Secured Party; BLUE—Debtor.

Schedule of Insured Personal Property - (Schedule A to Security Agreement)

INSTRUCTIONS:

1. Use a separate line for each individual item. Description must be specific enough to easily identify the item at a future date and the value of the item must be realistic.
2. If additional space is needed attach a separate sheet. Separate Sheet Attached
3. Only list and take as security permissible items of personal property. See Loans Manual, Types of Security, for exclusions.
4. The following items may be used as security, but ARE NOT covered by the Personal Property Insurance Certificate for which a premium was charged: jewelry, watercraft, outboard motors, trailers, ATVs, mopeds, scooters, motorcycles, snowmobiles, antiques, coin collections and stamp collections.

See Reverse Side for Other Security.

Borrower(s) William J. McCulloch

Date of Loan & Security Agreement 7/23/99

NON-PURCHASE MONEY SECURITY:

SPORTING EQUIPMENT:				FAIR MARKET VALUE 7/23 (Date)
Purchase Price	*	ITEM DESCRIPTION	Condition? Good Fair Poor	
	2	Gun • (older)		
210.87	2	Gun • Mossberg 12 Gauge	X	50
311-	2	Gun • 30/30 - Hunting Rifle	X	50
<ul style="list-style-type: none"> Do Not Take Pistols as security in states of AL, SC, and WA. Do Not Take Guns as security in states of IN, NJ, and PA. 				
	2	Hunting Equipment		
	1	Exercise Equipment		
	2	Golf Clubs		
	2	Scuba Gear		
	2	Fishing Equipment		
700	2	Ski Equipment Hi+Hsk Complete	X	500
	2	Camping Equipment		
	1	Pool Table/Ping Pong Table		
	1	Trampoline		
	1	Binoculars		
	1	Telescope		
	2	Bicycle(s)		
RECREATIONAL EQUIPMENT:				
	2	Free Standing Hot Tub/Spa		
	2	Portable Swimming Pool		
	2	Swimming Pool Equipment		
	2	Saddles/Tack Equipment		
	1	Hobby Equipment		
	1	Outdoor Barbecue		
	1	Swing Set		
PHOTOGRAPHIC EQUIPMENT:				
	1	Video Camera		
	2	Camera		
	2	Lenses		
	2	Movie Projector		
	2	Darkroom Equipment		
MUSICAL EQUIPMENT:				
	2	Piano		
	2	Organ		
	2	Drums		
	2	Guitar(s)		
	2	Amplifiers		

NON-PURCHASE MONEY (cont'd):

COMPUTER EQUIPMENT:				FAIR MARKET VALUE 7/23 (Date)
Purchase Price	*	ITEM DESCRIPTION	Condition? Good Fair Poor	
	2	CPU/Keyboard/Disk Drive		
2899	2	Modem		
IBM	2	Monitor		
PC II -	2	Hard Disk Drive	X	2,600
P-when	2	Printer		
	2	Light Pen/Mouse		
	2	Software Library		
ELECTRONIC EQUIPMENT:				
	1	2nd Television		
	1	3rd Television		
	1	2nd Radio		
	2	Satellite Dish		
* Not allowed as security in Minnesota				
	1	VCR		
	1	Stereo		
1,800	1	Compact Disc "Rack"	X	1,200
	1	Tape Player		
	1	Speakers		
	1	Base Station		
	1	Recording Equipment		
WORKS OF ART:				
750	1	Paintings original watercolor N.Y. artist	X	600
	1	Statues		
	1	Figurines		
	1	Pictures		
WORKSHOP TOOLS:				
	2	Air Compressor		
	1	Generator		
12,500	2	Table/Radial Arm Saw	X	13,000
	2	Router		
	2	Engine Hoist		
	2	Auto Repair Equipment		
	2	Paint Sprayer		
	2	Drill Press		
	2	Chain Saw		
	2	Welding Equipment		
	2	Hand Tools		

* 1 = Household Goods; 2 = Consumer Goods Other Than Household Goods

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(continued on reverse side)

NON-PURCHASE MONEY (cont'd):

LAWN & GARDEN EQUIPMENT:				FAIR MARKET VALUE 7/23 (Date)	
Purchase Price	ITEM DESCRIPTION	Condition?			
		Good	Fair	Poor	
	2 Yard Tractor				
	2 Portable Buildings				
	2 Roto Tiller				
179	2 Lawn Mower <i>New Briggs & Stratton</i>	X			179
	2 Edger/Weed Eater				
200	2 Garden Tools <i>Basic Setups</i>	X			200
	2 Snow Blower				
	2 Hedge Trimmer				
	2 Portable Kennels				
	2 Yard Ornaments				

* 1 = Household Goods; 2 = Consumer Goods Other Than Household Goods

NON-PURCHASE MONEY (cont'd):

MISCELLANEOUS:				FAIR MARKET VALUE 7/23 (Date)	
Purchase Price	ITEM DESCRIPTION	Condition?			
		Good	Fair	Poor	
350	2 Office Equipment (except furniture)	X			200
	1 Safe <i>Files/Storage Fax</i>				
	2 Microscope				
	2 Video Games				
	2 Luggage				
	2 Aquariums				
	2 Typewriter				

Value of Non-Purchase Money Items \$

Property purchased with proceeds of the loan secured by this Schedule of Personal Property:

Purchase Price	ITEM DESCRIPTION	Condition?			Fair Market Value (DATE)
		Good	Fair	Poor	

Purchase Price	ITEM DESCRIPTION	Condition?			Fair Market Value (DATE)
		Good	Fair	Poor	

Total Value of All Items \$

The security listed below is **NOT** covered by the Personal Property Insurance Certificate (Policy) for which a premium was charged. Give complete description of item(s). On items other than jewelry include make, model, serial number, license number, engine size, number of axles, length, etc.) Where possible record lien.

Description	Estimated Value \$
* RECREATIONAL VEHICLES:	
<input type="checkbox"/> Watercraft	\$
<input type="checkbox"/> Boat Trailer	\$
<input type="checkbox"/> Outboard Motor	\$
<input type="checkbox"/> Trailer - Other	\$
<input type="checkbox"/> ATV/4 Wheeler	\$
<input type="checkbox"/> Moped	\$
<input type="checkbox"/> Motorcycle	\$
<input type="checkbox"/> Snowmobile	\$
<input type="checkbox"/> Other:	\$
<input type="checkbox"/> Other:	\$
<input type="checkbox"/> Other:	\$

Description	Estimated Value \$
* JEWELRY:	
<input checked="" type="checkbox"/> Rings (exclude wedding rings) <i>Gold Diver Ring(1)/ Gold Ringset</i>	\$ 800.00
<input type="checkbox"/> Necklace	\$
<input type="checkbox"/> Bracelets	\$
<input type="checkbox"/> Watches (• one watch exempt in MN)	\$
<input type="checkbox"/> Other	\$
MISCELLANEOUS:	
<input type="checkbox"/> Antiques	\$
<input type="checkbox"/> Coin Collection	\$
<input type="checkbox"/> Comic Book Collection	\$
<input type="checkbox"/> Disc/Tape/Album Collection	\$
<input type="checkbox"/> Stamp Collection	\$

Verified (explain) _____ By _____

I/We understand that this Schedule is part of the Security Agreement I/we have given Avco in connection with my/our loan, and that I am/we are giving Avco a security interest in the property listed and described on this Schedule to secure repayment of the loan.

NOTICE: ONLY THE ITEMS LISTED ABOVE ARE INSURED, SUBJECT TO LIMITATION OR EXCLUSION OF THE ATTACHED POLICY OR CERTIFICATE OF INSURANCE.

I/We hereby certify that I am/we are sole owner(s) of the property listed above, free and clear of any liens, claims, mortgages, attachments or offsets, of any nature whatsoever, of the property described above, except _____

Having first read this instrument, I/we execute this instrument on the Loan Date shown above and acknowledge receipt of an exact copy of this instrument.

I/We further certify that the property listed and described above is located at my/our address set forth on the security agreement.

I/We declare the value of the above property to be at least: \$ 18,279.00

Witness [Signature] Borrower [Signature] Borrower 0475374

REQUESTED BY
Auco Financiera
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 AUG 27 AM 10: 56

LINDA SLATER
RECORDER

\$18⁰⁰ PAID K2 DEPUTY

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