

APNS: 1220-16-112-001 & 1220-16-111-001

17

R. HAVRANEK 998 FIELDGATE WAY, GARDNERVILLE, NV 89460

FIRST MORTGAGE November 14, 2002

This is to acknowledge that on April 15, 2002, Susan Havranek, our daughter, 14665 S. 23rd Place, Phoenix, AZ 85048, did loan to Jessie Lois Havranek and Robert E. Havranek, the sum of \$67,000 from her TDWaterhouse account, No. 876-17219 for the purpose of making their income tax payments for 2001. The loan is to be repaid as soon as possible and will bear interest at the monthly margin interest rate charged by TDWaterhouse on her account, and it is anticipated that the interest and principle will be paid before year end 2002. In the event that the loan and interest is not repaid by then, the interest will be added to the principle amount of the loan and the interest will continue to accumulate on the additional amount of the loan as before.

At the request of Susan Havranek to Robert E. Havranek and Jessie Lois Havranek, this loan document shall be filed in the Douglas County Courthouse as a lien against the value of the properties or as a mortgage on the two properties owned by the Havranek Living Trust, of which the Havraneks are the sole owners, which properties are located at 990 Fieldgate Way and 989 Springfield Drive, Gardnerville, NV 89460. These properties are also known as parcel APN 1220-16-112-001 (lot 32 & 33: legal description Attachment A) and APN 1220-16-111-001 (lot 68; legal description Attachment B) in the County tax records.

Original Loan Agreement dated April 16, 2002 (Attachment C).

Acknowledged by:

Robert E. Havranek 11/14/02
Jessie L. Havranek 11/14/02

STATE OF NEVADA
County of Douglas

On November 14, 2002, before me, a notary public, personally appeared Robert E. Havranek & Jessie Lois Havranek, personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the mortgage instrument above.

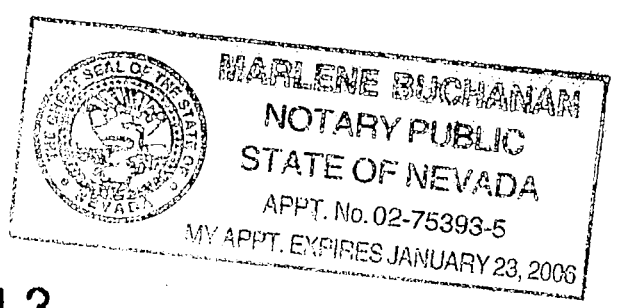
Notary Public

[Signature of Notary Public]

State of NV
County of Douglas
This instrument was acknowledged before me on 14 Nov 02
by Robert & Jessie Havranek

[Signature of Notary Public]
Signature of notarial officer

Notary
Title and Rank



0557713
BK1102PG05430

ATTACHMENT A

DOUGLAS COUNTY

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

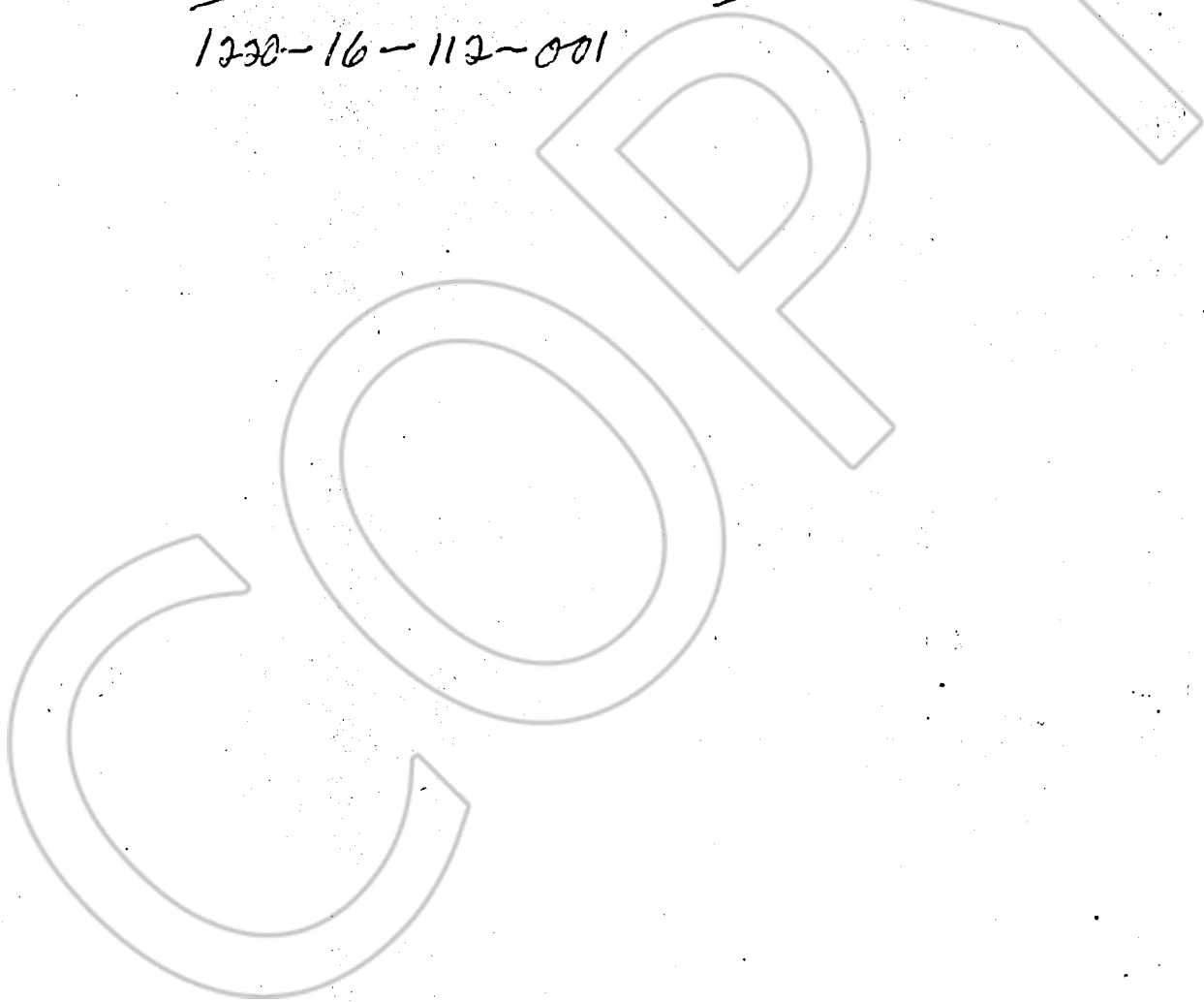
A parcel of land recorded in Book 329, Page 3138, as Document No. 273622, at the Douglas County, Nevada, Recorder's Office, shown as Lots #32 and #33 of PLEASANTVIEW SUBDIVISION PHASE II, as Document No. 273622, being located in a portion of Sections 16 and 17, Township 12 North, Range 20 East, M.D.B. & M., Douglas County, Nevada; being further described as follows:

Beginning at the Northeast corner of said Lot #32; thence South 20° 00' West along the Easterly line of said Lots, a distance of 177.95 feet; thence North 70° 00' West, across said Lot #33 a distance of 115.00 feet to a point on the Westerly line of said Lot 33; thence North 20° 00' East, along the Westerly line of said Lots a distance of 135.45 feet to teh Northwest corner of said Lot #32; thence North 89° 42' 58" East along the Northerly line of said Lot #32, a distance of 122.61 feet to THE POINT OF BEGINNING.

Reference is made to Record of Survey for JAMES M. HICKEY, Recorded August 27, 1992 in Book 892, Page 4573, as Document No. 286936.

A.P.N. ~~27-753-03~~ and a Portion of A.P.N. ~~27-753-04~~

1220-16-112-001



REQUESTED BY
Robert Havranek

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 FEB 26 PM 4:08

LINDA SLATER
RECORDER

GO
\$16 PAID *2* DEPUTY

0535655

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'92 AUG 28 P4:00

SUZANNE BEAUCREAU
RECORDER

sl PAID *2* DEPUTY

287112

BOOK 892 PAGE 5023

BK 0202 PG 09068

0557713

BK 1102 PG 05431

ATTACHMENT B

all that real property in the County of DOUGLAS, State of Nevada, being Assessor's Parcel Number 27-753-11, specifically described as: Lot 68, in Block A, as shown on the final map of PLEASANTVIEW PHASE 4, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on December 7, 1993, in Book 1293, Page 1194, as Document No. 324312.

A.P.N. ~~27-753-11~~ 1230-16-111-001
SUBJECT OF COVENANTS, CONDITIONS AND RESTRICTIONS NOW OF RECORD, AS RECORDED ON APRIL 12, 1990, IN BOOK 490, PAGE 1438, DOUGLAS COUNTY, NEVADA RECORDS.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and any reversions, remainders, rents, issues or profits thereof.

[Handwritten signature]

COPY

0557713

BK 1102 PG 05432

ATTACHMENT C.

Robert E. Havranek
990 Fieldgate Way
Gardnerville, NV 89410
775 265-1789

April 16, 2002

Susan F. Havranek
14665 S. 23rd Place
Phoenix, AZ 85048

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Acknowledged by:

Jessie Lois Havranek

Robert E. Havranek

4/16/02

REQUESTED BY
Robert Havranek
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2002 NOV 14 AM 10:02

LINDA SLATER
RECORDER

\$17⁰⁰ PAID K2 DEPUTY

0557713

BK 1102 PG 05433