

**UCC FINANCING STATEMENT**

APN#1121-05-000-008

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

**A. NAME & PHONE OF CONTACT AT FILER [optional]**  
Rebecca Barker

**B. SEND ACKNOWLEDGEMENT TO: (Name and Address)**

Business Bank of Nevada  
Credit Department  
6085 W. Twain Ave.  
Las Vegas, NV 89103-1228

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

**1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names**

1a. ORGANIZATION'S NAME

OR

1b. INDIVIDUAL'S LAST NAME Bertucci	FIRST NAME Richard	MIDDLE NAME	SUFFIX
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1c. MAILING ADDRESS  
134 Hwy. 395

CITY Gardnerville	STATE NV	POSTAL CODE 89410	COUNTRY USA
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1d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION Individual	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any <input checked="" type="checkbox"/> NONE
--------------------------	-----------------------------------	----------------------------------------	----------------------------------	-----------------------------------------------------------------------------

**2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names**

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
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2c. MAILING ADDRESS

CITY	STATE	POSTAL CODE	COUNTRY
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2d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any <input type="checkbox"/> NONE
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**3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)**

3a. ORGANIZATION'S NAME  
Business Bank of Nevada

OR

3b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX
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3c. MAILING ADDRESS  
1811 E. College Pkwy.

CITY Carson City	STATE NV	POSTAL CODE 89706-7942	COUNTRY
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**4. This FINANCING STATEMENT covers the following collateral:**

Collateral is more fully described in Exhibit "B" attached hereto and made a part hereof by this reference. Collateral includes, but is not limited to, the following: All Inventory, Chattel Paper, Accounts, Equipment and General Intangibles; All Fixtures

BK0303PG01080  
0568856

5. ALTERNATIVE DESIGNATION [if applicable]:  LESSEE/LESSOR  CONSIGNEE/CONSIGNOR  BAILEE/BAILOR  SELLER/BUYER  AG. LIEN  NON-UCC FILING

6.  This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS. Attach Addendum (if applicable) 7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) (optional)  All Debtors  Debtor 1  Debtor 2

8. OPTIONAL FILER REFERENCE DATA  
Loan #1817108

**08761**

**UCC FINANCING STATEMENT** APN#1121-05-000-008

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

<b>A. NAME &amp; PHONE OF CONTACT AT FILER [optional]</b> Rebecca Barker
<b>B. SEND ACKNOWLEDGEMENT TO: (Name and Address)</b>  Business Bank of Nevada Credit Department 6085 W. Twain Ave. Las Vegas, NV 89103-1228

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**1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (1a or 1b) - do not abbreviate or combine names**

1a. ORGANIZATION'S NAME					
OR	1b. INDIVIDUAL'S LAST NAME Bertucci		FIRST NAME Richard	MIDDLE NAME	SUFFIX
1c. MAILING ADDRESS 134 Hwy. 395		CITY Gardnerville	STATE NV	POSTAL CODE 89410	COUNTRY USA
1d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION Individual	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any <input checked="" type="checkbox"/> NONE	

**2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names**

2a. ORGANIZATION'S NAME					
OR	2b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY
2d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any <input type="checkbox"/> NONE	

**3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)**

3a. ORGANIZATION'S NAME Business Bank of Nevada					
OR	3b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
3c. MAILING ADDRESS 1811 E. College Pkwy.		CITY Carson City	STATE NV	POSTAL CODE 89706-7942	COUNTRY

**4. This FINANCING STATEMENT covers the following collateral:**

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5. ALTERNATIVE DESIGNATION [if applicable]:	<input type="checkbox"/> LESSEE/LESSOR	<input type="checkbox"/> CONSIGNEE/CONSIGNOR	<input type="checkbox"/> BAILEE/BAILOR	<input type="checkbox"/> SELLER/BUYER	<input type="checkbox"/> AG. LIEN	<input type="checkbox"/> NON-UCC FILING
6. <input checked="" type="checkbox"/> This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS. Attach Addendum [if applicable]	7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) [ADDITIONAL FEE] (optional)		<input checked="" type="checkbox"/> All Debtors	<input type="checkbox"/> Debtor 1	<input type="checkbox"/> Debtor 2	
8. OPTIONAL FILER REFERENCE DATA Loan #1817108						

**UCC FINANCING STATEMENT**

APN#1121-05-000-008

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 Credit Department  
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 Las Vegas, NV 89103-1228

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1a. ORGANIZATION'S NAME

OR

1b. INDIVIDUAL'S LAST NAME: **Bertucci**      FIRST NAME: **Richard**      MIDDLE NAME:      SUFFIX:

1c. MAILING ADDRESS: **134 Hwy. 395**      CITY: **Gardnerville**      STATE: **NV**      POSTAL CODE: **89410**      COUNTRY: **USA**

1d. TAX ID #: SSN OR EIN      ADD'L INFO RE ORGANIZATION DEBTOR      1e. TYPE OF ORGANIZATION: **Individual**      1f. JURISDICTION OF ORGANIZATION      1g. ORGANIZATIONAL ID #, if any:  NONE

**2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (2a or 2b) - do not abbreviate or combine names**

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S LAST NAME      FIRST NAME      MIDDLE NAME      SUFFIX

2c. MAILING ADDRESS      CITY      STATE      POSTAL CODE      COUNTRY

2d. TAX ID #: SSN OR EIN      ADD'L INFO RE ORGANIZATION DEBTOR      2e. TYPE OF ORGANIZATION      2f. JURISDICTION OF ORGANIZATION      2g. ORGANIZATIONAL ID #, if any:  NONE

**3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)**

3a. ORGANIZATION'S NAME: **Business Bank of Nevada**

OR

3b. INDIVIDUAL'S LAST NAME      FIRST NAME      MIDDLE NAME      SUFFIX

3c. MAILING ADDRESS: **1811 E. College Pkwy.**      CITY: **Carson City**      STATE: **NV**      POSTAL CODE: **89706-7942**      COUNTRY:

**4. This FINANCING STATEMENT covers the following collateral:**

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5. ALTERNATIVE DESIGNATION (if applicable):  LESSEE/LESSOR     CONSIGNEE/CONSIGNOR     BAILEE/BAILOR     SELLER/BUYER     AG. LIEN     NON-UCC FILING

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8. OPTIONAL FILER REFERENCE DATA  
 Loan #1817108

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APN#1121-05-000-008

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OR				
1b. INDIVIDUAL'S LAST NAME Bertucci	FIRST NAME Richard	MIDDLE NAME	SUFFIX	
1c. MAILING ADDRESS 134 Hwy. 395	CITY Gardnerville	STATE NV	POSTAL CODE 89410	COUNTRY USA
1d. TAX ID #: SSN OR EIN	ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION Individual	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any <input checked="" type="checkbox"/> NONE

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8. OPTIONAL FILER REFERENCE DATA  
 Loan #1817108

**EXHIBIT "A"**

**PARCEL 1**

Parcel G, of Section 5, Township 11 North, Range 21 East, M.D.B.&M.

Reference is hereby made to that certain Record of Survey Map for the United States Department of the Interior, Bureau of Land Management, recorded in the Office of the Douglas County Recorder, State of Nevada, on March 20, 1992, in Book 392, Page 3301, as Document No. 273678, Official Records.

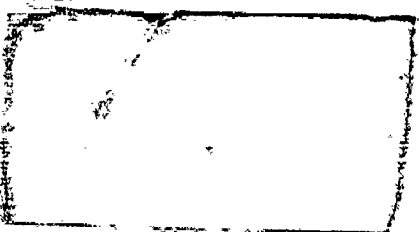
Assessor's Parcel No. 1121-05-000-008

**PARCEL 2**

An easement for ingress and egress over those portions of said land as described in Grant of Easement for Right-of-Way recorded in the Office of the Douglas County Recorder on July 25, 1995, in Book 795, Page 3585, as Document No. 366767, Official Records.

0568856

BK0303PG01081



## EXHIBIT "B"

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$172,000.00	02-18-2003	02-18-2004	1817108	30461 / 8500	908223	417	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.  
Any item above containing "\*\*\*\*" has been omitted due to text length limitations.

**Grantor:** Richard Bertucci (SSN: 530-92-3575)  
134 Hwy. 395  
Gardnerville, NV 89410

**Lender:** Business Bank of Nevada  
Carson City Branch  
1811 E. College Pkwy.  
Carson City, NV 89706-7942  
(702) 952-4417

This EXHIBIT "B" is attached to and by this reference is made a part of the Consumer Security Agreement, dated February 18, 2003, and executed in connection with a loan or other financial accommodations between BUSINESS BANK OF NEVADA and Richard Bertucci.

All buildings, structures and improvements now located or later to be constructed on the real property described in Exhibit "A" (collectively the "Real Property"); together with

All existing and future appurtenances, privileges, easements, franchises and tenements of the Real Property, including all minerals, oil, gas, other hydrocarbons and associated substances, sulphur, nitrogen, carbon dioxide, helium and other commercially valuable substances which may be in, under or produced from any part of the Real Property, all development rights and credits, air rights, water, water courses, water rights (whether riparian, appropriative or otherwise, and whether or not appurtenant) and water stock, easements, rights-of-way, gores or strips of land, and any land lying in the streets, ways, alleys, passages, roads or avenues, open or proposed, in front of or adjoining the Real Property; together with

All existing and future leases, subleases, subtenancies, licenses, occupancy agreements and concessions ("leases") relating to the use and enjoyment of all or any part of the Real Property, and any and all guaranties and other agreements relating to or made in connection with any of such leases; together with

All real property and improvements on it, and all appurtenances and other property and interests of any kind or character, whether described in Exhibit "A" or not, which may be reasonably necessary or desirable to promote the present and any reasonable future beneficial use and enjoyment of the Real Property; together with

All goods, materials, supplies, chattels, furniture, fixtures, equipment and machinery now or later to be attached to, placed in or on, or used in connection with the use, enjoyment, occupancy or operation of all or any part of the Real Property, whether stored on the Real Property or elsewhere, including all pumping plants, engines, pipes, ditches and flumes, and also all gas, electric, cooking, heating, cooling, air conditioning, lighting, refrigeration and plumbing fixtures and equipment; together with

All building materials, equipment, work in process or other personal property of any kind, whether stored on the Real Property or elsewhere, which have been or later will be acquired for the purpose of being delivered to, incorporated into or installed in or about the Real Property; together with

All of Grantor's interest in and to any interest reserve account ("Account"), Loan funds, whether disbursed or not ("Loan Funds"), any funds now or later held on deposit with Lender (whether deposited from Grantor's own funds, Loan Funds, or otherwise) for completion of construction ("Funds Account"); together with

All rights to the payment of money and all value arising from any and all existing and future interest rate protection agreements, and any and all other existing and future transactions between Grantor and Lender or any other party which may afford interest rate protection to all or part of the loan; together with

All rights to the payment of money, accounts, accounts receivable, reserves, deferred payments, refunds, cost savings, payments and deposits, whether now or later to be received from third parties (including all earnest money sales deposits) or deposited by Grantor with third parties (including all utility deposits), contract rights, development and use rights, governmental permits and licenses, applications, architectural and engineering plans, specifications and drawings, as-built drawings, chattel paper, instruments, documents, notes, drafts and letters of credit (other than letters of credit in favor of Lender), which arise from or relate to construction on the Real Property or to any business now or later to be conducted on it, or to the Real Property generally; together with

All proceeds, including all claims to and demands for them, of the voluntary or involuntary conversion of any of the Real Property or the other property described above into cash or liquidated claims, including proceeds of all present and future fire, hazard or casualty insurance policies and all condemnation awards or payments now or later to be made by any public body or decree by any court of competent jurisdiction for any taking or in connection with any condemnation or eminent domain proceeding, and all causes of action and their proceeds for any damage or injury to the Real Property or the other property described above or any part of them, or breach of warranty in connection with the construction of the Real Property, including causes of action arising in tort, contract, fraud or concealment of a material fact; together with

All books and records pertaining to any and all of the property described above, including computer-readable memory and any computer hardware or software necessary to access and process such memory ("Books and Records"); together with

All proceeds of, additions and accretions to, substitutions and replacements for, and changes in any of the property described above.

Concurrently with signing of a security agreement ("Security Agreement") and a financing statement ("UCC"), Grantor (referred to as "Debtor" in the UCC) is executing for the benefit of Lender (referred to as "Secured Party" in the UCC), as Beneficiary, a construction deed of trust and an assignment of rents (collectively the "Deed of Trust"), encumbering certain property as therein described. The filing of a UCC shall not be construed to derogate from or impair the lien or provisions of the Deed of Trust with respect to any property described in it which is real property. The intention of Grantor and Lender is that everything used in connection with the production of income from that real property, or adapted for use in or on it is, and at all times and for all purposes and in all proceedings, both legal and equitable, shall be regarded as, real property and part of the real property encumbered by the Deed of Trust regardless of whether or not the same is physically attached to the improvements. Similarly, nothing in the UCC or Security Agreement shall be construed to alter any of the rights of Lender as determined by the Deed of Trust or the priority of Lender's lien thereby created. The UCC is declared to be for the protection of Lender in the event any court shall at any time hold that notice of Lender's priority of interest in any property or interests described in the Deed of Trust or Security Agreement must, in order to be effective against a particular class of persons, including, but not limited to, the United States Government or any of its agencies, be filed in the office where the UCC is filed.

Capitalized terms used above without definition have the meanings given them in the construction loan agreement executed concurrently herewith.

0568856

BK0303PG01082

Loan No: 1817108

**EXHIBIT "B"**  
**(Continued)**

Page 2

THIS EXHIBIT "B" IS EXECUTED ON FEBRUARY 18, 2003.

GRANTOR:

X *Richard Bertucci*  
Richard Bertucci, Individually

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**COPIES**

REQUESTED BY  
Business Bank  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 MAR -5 AM 10: 16

WERNER CHRISTEN  
RECORDER

\$ 40<sup>50</sup> PAID K2 DEPUTY

0568856  
DK0303PG01083

