

After Recording Return To:

Daniel Gandara

VANDEBERG JOHNSON & GANDARA

600 University Street, Suite 2424

Seattle, WA 98101-1192

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0106 PG-02697 RPTT: 0.00



Assessor Parcels Nos. 1318-15-802-010
and 1318-15-802-008

MEMORANDUM OF LEASE

TO WHOM IT MAY CONCERN:

NOTICE IS HEREBY GIVEN that a lease agreement ("Lease") dated September, 2005, for commercial premises, commonly known as Unit 447, in the shopping complex at 212 Elks Point Road, Zephyr Cove, Douglas County, Nevada 89448, located near the intersection of Interstate 50 and Elks Point Road, said premises described in attached Exhibit A, was entered into between Round Hill Square, LLC, a Nevada limited liability company, as Landlord of the premises, and Moneytree, Inc., a Washington corporation, as Tenant of the premises. The Lease is incorporated herein by this reference, and words and phrases used in this Memorandum which are not defined herein shall have the meanings given to them in the Lease. The initial term is for seven (7) years, with two (2) five (5) year options to extend.

REFERENCE IS MADE TO BASIC LEASE PROVISIONS OF THE LEASE, which provide in pertinent part as follows:

Permitted Uses

Tenant will use the Premises for retail financial services including, but not limited to, check cashing, small loans, payday loans, title loans, mortgage loans, tax preparation, electronic filing of tax returns, tax refund anticipation loans, money order sales, receivable factoring, Western Union or Moneygram wire transfers, prepaid long distance phone cards and Automated Teller Machine electronic banking.

Exclusivity

Landlord will not lease or permit any tenant, store or retail establishment in the Shopping Center, which is under its control and/or ownership to be a direct check cashing and/or payday loan competitor of Tenant, excluding existing tenants, ATM's, tax preparers (such

as H&R Block), mortgage bankers, brokers or non-payday loan lenders, and a bank or credit union branch within Safeway (such as Wells Fargo). Tenant acknowledges and understands that the vacant pad at the corner of 212 Elks Point Road and Highway 50 and the 3 story building at 195 Highway 50 are not owned by the Landlord and therefore are not part of this exclusive agreement.

THE PURPOSE OF THIS MEMORANDUM OF LEASE is to put all interested persons on notice of certain exclusive use rights granted to Tenant pursuant to the lease, and it is in no way intended to modify the provisions of the lease referenced above.


DATED as of the 30th day of September, 2005.

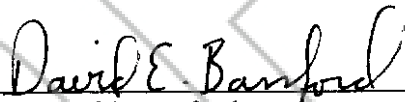
Round Hill Square, LLC
a Nevada limited liability company

Moneytree, Inc.

By: Round Hill Property Management
Company, a Nevada Corporation, its
Managing Member

By: 

Its: 


By: David Bassford
Its: Executive Vice President



STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

On this day personally appeared before me **David Bassford**, to me known to be the Executive Vice President of Moneytree, Inc., the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute said instrument.

GIVEN under my hand and official seal this 17th day of November 2005.



[Signature]
[Print Name] Chung Lin
NOTARY PUBLIC in and for the State of
Washington, residing at Seattle
My appointment expires: 9-29-07

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

Douglas P. Rash BEFORE ME, a Notary Public, in and for said County and State, personally appeared Douglas P. Rash Managing Member for Round Hill Property Management Company, Managing Member for Round Hill Square, LLC, which executed the foregoing instrument, who acknowledged that he did execute the foregoing instrument on behalf of said limited liability company and the same is his free and voluntary act and deed as authorized agent for said limited partnership and is the free act and deed of said limited liability company for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal at Las Vegas, Nevada, this 19th day of November 2005.



[Signature]
Notary Public

EXHIBIT A

Parcel 1:

A parcel of land located within a portion of Section 15, Township 13 North, Range 18 East, Mount Diablo Meridian, more particularly described as follows:

Commencing at the Southeast corner of said Section 15;
thence along the Section line common to Sections 15 and 22 North 89°54'09" West, 1513.39 feet to a point on the Northeasterly right-of-way of U.S. Highway 50 as described in the conveyance to the State of Nevada recorded July 18, 1933 in the Office of Recorder, Douglas County, Nevada in Book T of Deeds, at Page 436;
thence along said Northeasterly right-of-way North 47°36'00" West, 674.72 feet to the Southwest corner of a parcel of land shown as Nevada Allied Industries on the Record of Survey for Nevada Allied Industries recorded September 25, 1980 in the Office of Recorder, Douglas County, Nevada, in Book 980, at Page 1969, as Document No. 48927, a found 3/4" iron pipe and plug RLS 3519;
thence continuing along said Northeasterly right-of-way North 47°36'00" West, 152.18 feet to THE POINT OF BEGINNING;
thence along said Northeasterly right-of-way North 47°36'00" West, 437.47 feet to the Southeasterly corner of Parcel #1 as shown on said Record of Survey;
thence North 84°15'35" East, 25.88 feet;
thence North 42°24'00" East, 50.32 feet;
thence North 26°07'31" West 18.56 feet;
thence North 42°24'00" East, 13.61 feet;
thence North 47°36'00" West, 120.00 feet;
thence South 42°24'00" West, 71.06 feet;
thence non-tangent to the preceding course along the arc of a curve to the left having a radius of 29.50 feet, central angle of 46°39'32", an arc length of 24.02 feet, a chord bearing and distance of South 24°01'56" East, 23.37 feet;
thence South 47°21'42" East, 68.90 feet;
thence South 36°36'19" East, 20.91 feet;
thence South 17°25'22" East, 10.60 feet to a point on the Northeasterly right-of-way of U.S. Highway 50;
thence along said Northeasterly right-of-way North 47°36'00" West, 175.55 feet to the Southeasterly corner of Shell Oil Company, A.P.N. 05-290-01, as recorded in the Office of Recorder, Douglas County, Nevada in Book 1094, at Page 559;
thence along the boundary of said Shell Oil Company the following five courses:
thence North 42°24'00" East, 88.00 feet;
thence along the arc of a curve to the left having a radius of 82.50 feet, central angle of 46°00'00", and an arc length of 66.24 feet;
thence North 03°36'00" West, 65.41 feet;
thence South 80°30'10" West, 117.91 feet;
thence South 42°24'00" West, 100.00 feet to a point on said Northeasterly right-of-way of U.S. Highway 50;
thence along said Northeasterly right-of-way North 47°36'00" West, 14.45 feet;
thence North 42°24'00" East, 545.28 feet;
thence South 52°35'03" East, 40.63 feet;
thence North 68°56'23" East 164.88 feet;
thence North 04°43'13" West, 17.70 feet;
thence South 59°30'37" East, 128.00 feet;



thence South 76°36'23" West, 67.98 feet;
thence South 09°08'39" East 200.78 feet;
thence South 09°10'30" East, 122.01 feet;
thence along the arc of a curve to the left having a radius of 34.12 feet, central angle of 89°43'38" and arc length of 53.43 feet;
thence North 81°05'52" East 64.33 feet;
thence South 12°39'37" East, 30.95 feet;
thence South 35°39'37" East, 348.46 feet to a point on the Westerly right-of-way of Elks Point Road;
thence along said Westerly right-of-way along the arc of a curve to the right having a radius of 320.00 feet, central angle of 33°22'12", arc length of 186.37 feet, chord bearing South 25°42'54" West, and chord length of 183.75 feet;
thence along said Westerly right-of-way South 42°24'00" West, 80.76 feet;
thence North 47°36'00" West, 171.43 feet;
thence South 42°19'21" West, 55.58 feet;
thence North 47°36'52" West, 31.73 feet;
thence South 42°24'00" West, 63.25 feet;
thence South 47°36'25" East, 26.67 feet;
thence South 43°32'23" West, 70.01 feet to THE POINT OF BEGINNING.

NOTE: The above metes and bounds legal description appeared previously in that certain document recorded May 21, 2003 in Book 503, Page 11230 as Instrument No. 577573 of Official Records, Douglas County, Nevada.

Parcel 2:

Those certain easements as described in Declaration of Reciprocal Easement contained in Deed recorded October 5, 1994, in Book 1094, at Page 559, as Document No. 347650, of Official Records, of Douglas County, Nevada.

Parcel 3:

Those certain Reciprocal Easements as described in Declaration of Reciprocal Easement dated December 18, 1998, recorded December 21, 1998, in Book 1298, at Page 5054, as Document NO. 457043, of Official Records, of Douglas County, Nevada.