

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional) MICHAEL SIGALA (775) 588-2509
B. E-MAIL CONTACT AT FILER (optional) MIKE@ZLAI.COM
C. SEND ACKNOWLEDGMENT TO: (Name and Address) Z LOAN & INVESTMENT, LLC P. O. BOX 12459 ZEPHYR COVE, NV 89448

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME					
OR	1b. INDIVIDUAL'S SURNAME RAMIREZ		FIRST PERSONAL NAME FRED	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
1c. MAILING ADDRESS 2225 PARK PLACE		CITY MINDEN	STATE NV	POSTAL CODE 89448	COUNTRY USA

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME					
OR	2b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME BARNETT & ASSOCIATES ACCOUNTANCY CORPORATION PROFIT SHARING PLAN					
OR	3b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
3c. MAILING ADDRESS C/O Z LOAN, P. O. BOX 12459		CITY ZEPHYR COVE	STATE NV	POSTAL CODE 89448	COUNTRY USA

4. COLLATERAL: This financing statement covers the following collateral:

All water rights associated with and/or appurtenant to Real Property commonly known as 2585 Jacks Valley Road, Genoa, NV 89411 (APN: 1319-03-501-002) including but not limited to those certain water rights filed in the Office of the Nevada State Engineer, Division of Water Resources, designated as Permit No. 87075, and those certain decreed water rights designated as Carson River Claims 674 and 675.

5. Check only if applicable and check only one box: Collateral is held in a Trust (see UCC1Ad, item 17 and Instructions) being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:

Public-Finance Transaction Manufactured-Home Transaction A Debtor is a Transmitting Utility Agricultural Lien Non-UCC Filing

6b. Check only if applicable and check only one box:

7. ALTERNATIVE DESIGNATION (if applicable): Lessee/Lessor Consignee/Consignor Seller/Buyer Bailee/Bailor Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA:

RAMIREZ, #2022320

UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

9a. ORGANIZATION'S NAME	
OR	
9b. INDIVIDUAL'S SURNAME	
RAMIREZ	
FIRST PERSONAL NAME	
FRED	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

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10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME					
OR					
10b. INDIVIDUAL'S SURNAME					
INDIVIDUAL'S FIRST PERSONAL NAME					
INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)				SUFFIX	
10c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

11. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME				
OR				
11b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
VALLIERE-NOBLE	JENNIFER	MARIE		
11c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY
C/O Z LOAN, P. O. BOX 12459	ZEPHYR COVE	NV	89448	USA

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

13. This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)

14. This FINANCING STATEMENT.
 covers timber to be cut covers as-extracted collateral is filed as a fixture filing

15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):

16. Description of real estate:
 Real property located in Douglas County, State of Nevada further described as:
 See Exhibit "A" attached hereto and made a part hereof.
 2585 Jacks Valley Road, Genoa, NV 89411
 APN: 1319-03-501-002

17. MISCELLANEOUS:
 RAMIREZ #2022320

UCC FINANCING STATEMENT ADDITIONAL PARTY

FOLLOW INSTRUCTIONS

18. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

18a. ORGANIZATION'S NAME	
OR	
18b. INDIVIDUAL'S SURNAME	
RAMIREZ	
FIRST PERSONAL NAME	
FRED	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

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19. ADDITIONAL DEBTOR'S NAME: Provide only one Debtor name (19a or 19b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name)

19a. ORGANIZATION'S NAME			
OR			
19b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
19c. MAILING ADDRESS	CITY	STATE	POSTAL CODE COUNTRY

20. ADDITIONAL DEBTOR'S NAME: Provide only one Debtor name (20a or 20b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name)

20a. ORGANIZATION'S NAME			
OR			
20b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
20c. MAILING ADDRESS	CITY	STATE	POSTAL CODE COUNTRY

21. ADDITIONAL DEBTOR'S NAME: Provide only one Debtor name (21a or 21b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name)

21a. ORGANIZATION'S NAME			
OR			
21b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
21c. MAILING ADDRESS	CITY	STATE	POSTAL CODE COUNTRY

22. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (22a or 22b)

22a. ORGANIZATION'S NAME			
PRO H2O 401K PLAN			
OR			
22b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
22c. MAILING ADDRESS	CITY	STATE	POSTAL CODE COUNTRY
C/O Z LOAN, P. O. BOX 12459	ZEPHYR COVE	NV	89448 USA

23. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (23a or 23b)

23a. ORGANIZATION'S NAME			
WARP FACTOR ONE PENSION PLAN			
OR			
23b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
23c. MAILING ADDRESS	CITY	STATE	POSTAL CODE COUNTRY
C/O Z LOAN, P. O. BOX 12459	ZEPHYR COVE	NV	89448 USA

24. MISCELLANEOUS:
RAMIREZ #2022230

EXHIBIT A TO UCC1 FIXTURE FILING

The Land is described as follows:

PARCEL 1:

Parcel B-1 as shown on Parcel Map LDA 04-062 for Wallace E. Adams and 1999 Wallace E. Adams Revocable Trust recorded April 5, 2005, in the office of the Recorder, Douglas County, Nevada in Book 0405, at Page 1585, as Document No. 640948.

PARCEL NO. 2:

Together with a private road easement 40.00 feet in width for the purposes of ingress and egress to Parcel B as shown on the Record of Survey of the Adams Ranch recorded March 9, 1993, in Book 393, Page 1821, as Document No. 301550, lying 20.00 feet on either side of the following described centerline:

Commencing at the $\frac{1}{4}$ corner common to aforesaid Sections 3 and 34 as shown on the Record of Survey for Ronald Simek, filed for record in Book 687 at Page 1891 as Document Number 156517, Official Records of Douglas County, Nevada; and from which point the Northeast corner of said Section 3 bears N 89°33'55" E, a distance of 2622.71 feet; thence from said point of commencement along the Northerly line of said Section 3 South 89°08'22" West a distance of 247.97 feet to a point on the centerline of Jacks Valley Road as described in that certain grant of right-of-way from William R. Adams to Douglas County filed for record in Book C-1 Deeds, at Page 66, of Douglas County, Nevada; thence along said centerline South 25°25'43" West a distance of 138.52 feet to the beginning of a tangent curve to the left with a radius of 2000.00 feet, a central angle of 14°05'00" and an arc length of 491.60 feet and whose chord bears South 18°23'13" West a distance of 490.36 feet; thence South 11°20'43" West a distance of 29.28 feet; thence leaving said centerline South 89°56'27" East a distance of 575.73 feet to the TRUE POINT OF BEGINNING; thence along the centerline of this 40.00 foot wide easement South 23°20'25" West a distance of 221.60 feet; thence South 48°52'56" West a distance of 721.17 feet; thence South 89°51'02" West a distance of 81.98 feet to the centerline of Jacks Valley Road and the terminus of this 40.00 foot wide easement.

Said easement is further set forth in an Ingress and Egress Easement Agreement recorded August 10, 2009, in Book 809, Page 1884, as Document No. 748595, Official Records, Douglas County, Nevada.

NOTE: Said legal description was previously recorded in Deed recorded September 14, 1999, in Book 999, Page 2517, as Document No. 476545, Official Records, Douglas County, Nevada.

PARCEL NO. 3:

A water pipeline easement and a water ditch easement as set forth in Water Facilities Easement recorded August 10, 2009, in Book 809, Page 1879, as Document No. 748594, Official Records, Douglas County, Nevada.

Assessor's Parcel Number: 1319-03-501-002