

A G R E E M E N T

Agreement made on 15th day of February, 1992,  
between JOHN BALLOW of P.O. 265, City of Caliente, County of  
Lincoln, State of Nevada 89008, referred to as the debtor and JOE  
C. BALLOW of P.O. Box 265, City of Caliente, County of Lincoln,  
State of Nevada 89008, referred to as the creditor.

The parties to this agreement agree as follows:

1. The creditor will loan the debtor \$10,000;
2. The interest on the loan is 7% to be paid annually;
3. The debtor will repay the debt of \$10,000 and interest on or before the same date as above in 2002.
4. There are no penalties for prepayment of the loan;
5. This loan will be secured by the property, 111 Culverwell Street in Caliente, Nevada.
6. Said property will go to creditor in case of default by debtor.

This instrument contains the entire agreement between the parties, and no statements, promises, or inducements made by either party or agent of either party that are not contained in this written contract shall be valid or binding; this contract may not be enlarge, modified, or altered except in writing signed by the parties and endorsed in this agreement.

This agreement shall insure the benefit of and be binding on the heirs, executors, administrators, assignees, and successors of the respective parties.

IN WITNESS WHEREOF, the parties have executed this agreement at Pioche, Nevada, (place) the day and year first above written.

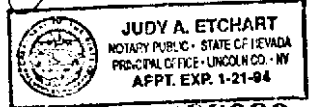
Joe C. Ballow  
JOE C. BALLOW

John Ballow  
JOHN BALLOW

STATE OF NEVADA )  
                          : ss.  
COUNTY OF LINCOLN )

On this 25th day of February, 1992, before me, the undersigned, a Notary Public in and for the County of Lincoln, State of Nevada, duly commissioned and sworn, personally appeared JOE C. BALLOW and JOHN BALLOW, known to me to be the persons whose names are subscribed to the within instrument, and who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Judy A. Etchart  
NOTARY PUBLIC



098090

NO. \_\_\_\_\_  
FILED AND RECORDED AT REGISTRY OF  
Joe Ballow  
Feb. 25, 1992  
4:45 MINUTES PAST 2 O'CLOCK  
P.M. IN BLACK 100 OF OFFICIAL  
PAGE 305 LINCOLN  
COUNTY, NEVADA

Judy A. Etchart  
COUNTY RECORDER