

This instrument prepared by:
Steven C. Cronig, Esquire
Baker Cronig Gassenheimer LLP.
307 Continental Plaza
3250 Mary Street
Coconut Grove, Florida 33133
Telephone (305) 444-6300

After recording, return to:
FNF Title Services, Inc.
6880 Cobblestone Blvd, Ste. #2
Southaven, MS 38672
(662) 892-6536

4/21/06 3:45:16
BK 2,456 PG 127
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

File # S 12456

LAND DEED OF TRUST AND SECURITY AGREEMENT

1 THIS LAND DEED OF TRUST AND SECURITY AGREEMENT (hereinafter referred to as this "Deed of
2 Trust") is made as of the 12th day of April 2006 by Scenic Hollow Investments, LLC., a Mississippi limited liability
3 company ("Scenic Hollow"), Robert Jackson, a married man ("Jackson"), and Jeanine Jackson Lasiter, a married
4 woman ("Lasiter") and hereinafter jointly and severally together with Scenic Hollow and Jackson referred to variously
5 as "Grantor" and "Debtor" of 7725 Goodman Road, Walls, Mississippi 38680 to AHIFO-11, LLC., a Florida limited
6 liability company (hereinafter referred to variously as "Secured Party" and "Beneficiary") of 24 South River Street,
7 Wilkes-Barre, Pennsylvania 18702 and James R. Carr, Esquire of 6880 Cobblestone Boulevard, Suite 2, Southaven,
8 Mississippi 38672 (hereinafter referred to the "Trustee").

9 RECITALS

10 THAT, to secure: (i) payment to Secured Party of the principal indebtedness of Six Million Dollars
11 (\$6,000,000.00 USD) together with interest thereon, as evidenced by that certain promissory note (hereinafter referred
12 to as the "Note") of even date herewith, and any renewals, extensions or modifications thereof, given by Scenic Hollow
13 to Secured Party and personally guaranteed by Jackson and Lasiter, and made payable to the order of Secured Party, with
14 the final payment being due and payable on November 1, 2007 in and by which Note Scenic Hollow promises to pay
15 the said principal indebtedness and interest at the rate and in installments as provided in the Note; (ii) the performance
16 of the covenants herein contained and the payment of any monies expended by Secured Party in connection therewith;
17 (iii) the payment of all obligations and the performance of all covenants of Debtor under any other loan documents,
18 agreements or instruments between Debtor and Secured Party given in connection with or related to this Deed or the
19 Note; and (iv) any and all additional advances made by Secured Party to protect or preserve the Security (hereinafter
20 defined) or the security interest created hereby on the Security, or for taxes, assessments, or insurance premiums as
21 hereinafter provided or for performance of any of Debtor's obligations hereunder or for any other purpose provided
22 herein (whether or not the original Debtor remains the owner of the Security at the time of such advances) (all of the
23 aforesaid indebtedness and obligations of Debtor being herein called the "Indebtedness", and all of the documents,
24 agreements and instruments between Debtor, Trustee and Secured Party now or hereafter evidencing or securing the
25 repayment of, or otherwise pertaining to, the Indebtedness being herein collectively called the "Loan Documents").

26 NOW THEREFORE, In consideration of the existing and future Indebtedness herein recited, Debtor hereby
27 conveys and warrants unto Trustee all of the land, improvements real and personal property and all of its estate, right,
28 title and interest therein, more particularly described as follows (hereinafter collectively referred to as the "Land"):

29 A 229.50 ACRE ± TRACT OF LAND SITUATE IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 9 WEST,
30 DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

31 COMMENCING AT THE NORTHEAST CORNER OF SECTION 35, TOWNSHIP 1 SOUTH,
32 RANGE 9 WEST; THENCE SOUTH 00° 09' 59" WEST ALONG THE EAST LINE OF SAID
33 SECTION A DISTANCE OF 491.97 FEET TO A POINT; THENCE NORTH 90° 00'00" WEST A
34 DISTANCE OF 30.99 FEET TO A POINT ON THE PRESENT MDOT RIGHT-OF-WAY, SAID
35 POINT BEING THE TRUE POINT OF BEGINNING FOR THIS TRACT; THENCE NORTH 89°
36 40' 41" WEST A DISTANCE OF 12.00 FEET TO AN 1/2" IRON PIN SET; THENCE SOUTH 00°
37 19' 19" WEST A DISTANCE OF 833.67 FEET TO AN 1/2" IRON PIN SET; THENCE NORTH 89°

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15

38 58' 12" WEST ALONG THE NORTH LINE OF THE COGGIN TRACT A DISTANCE OF 588.20
 39 FEET TO A CONDUIT PIPE FOUND; THENCE SOUTH 02° 13' 24" EAST ALONG THE WEST
 40 LINE OF THE COGGIN TRACT A DISTANCE OF 374.93 FEET TO A CONDUIT PIPE FOUND;
 41 THENCE SOUTH 89° 57' 38" EAST ALONG THE SOUTH LINE OF THE COGGIN TRACT A
 42 DISTANCE OF 572.86 FEET TO A CONDUIT PIPE FOUND; THENCE SOUTH 00° 16' 11" WEST
 43 A DISTANCE OF 971.57 FEET TO A CONDUIT PIPE FOUND; THENCE NORTH 89° 45' 23"
 44 WEST ALONG THE NORTH LINE OF THE WALLACE AND GALLEGOS TRACTS A
 45 DISTANCE OF 1085.80 FEET TO AN ½" IRON PIN FOUND, PASSING AN ¼" IRON PIPE
 46 FOUND AT 610.26 FEET; THENCE SOUTH 00° 08' 15" WEST ALONG THE WEST LINE OF
 47 THE GALLEGOS TRACT A DISTANCE OF 700.53 FEET TO AN ½" IRON ROD FOUND;
 48 THENCE SOUTH 01° 54' 58" EAST ALONG THE WEST LINE OF THE HOPTON TRACT A
 49 DISTANCE OF 379.29 FEET TO AN ½" IRON PIN SET; THENCE SOUTH 01° 33' 21" WEST
 50 ALONG THE WEST LINE OF THE DAVIS TRACT A DISTANCE OF 489.22 FEET TO AN ½"
 51 IRON PIN SET; THENCE SOUTH 89° 06' 28" WEST ALONG THE NORTH LINE OF THE
 52 KRAFT TRACT A DISTANCE OF 11.51 FEET TO ½" IRON PIN FOUND; CONTINUING
 53 ALONG THE NORTH LINE OF THE KRAFT TRACT NORTH 89° 45' 28" WEST A DISTANCE
 54 OF 286.88 FEET TO AN 1 ½" IRON PIPE FOUND; THENCE NORTH 00° 07' 17" WEST ALONG
 55 THE EAST LINE OF WALLACE SUBDIVISION SECTION "B" A DISTANCE OF 625.08 FEET
 56 TO AN ½" CONDUIT PIPE FOUND; THENCE SOUTH 89° 55' 18" WEST ALONG THE NORTH
 57 LINE OF WALLACE SUBDIVISION SECTION "B" A DISTANCE OF 1216.00 FEET TO A PK
 58 NAIL SET, PASSING AN 5/8" IRON PIN FOUND AT 1185.13 FEET; THENCE NORTH 00° 18'
 59 18" EAST A DISTANCE OF 950.65 FEET TO AN ½" CONDUIT PIPE FOUND; THENCE NORTH
 60 00° 31' 52" EAST ALONG THE EAST LINE OF THE LEWIS AND FORD TRACTS A
 61 DISTANCE OF 1336.66 FEET TO A 24" GUM TREE FENCE CORNER FOUND; THENCE
 62 SOUTH 89° 49' 06" WEST ALONG THE NORTH LINE OF THE FORD TRACT A DISTANCE
 63 OF 1017.25 FEET TO A FENCE CORNER FOUND; THENCE NORTH 00° 44' 34" EAST A
 64 DISTANCE OF 558.82 FEET TO AN ½" IRON PIN SET; THENCE NORTH 89° 13' 03" WEST A
 65 DISTANCE OF 196.14 FEET TO AN ½" IRON PIN SET; THENCE SOUTH 64° 21' 02" WEST A
 66 DISTANCE OF 370.67 FEET TO AN ½" IRON PIN SET; THENCE SOUTH 00° 30' 47" EAST A
 67 DISTANCE OF 133.24 FEET TO AN 5/8" IRON PIN FOUND ON THE NORTH RIGHT-OF-WAY
 68 OF HOLLOW TREE DRIVE; THENCE SOUTH 89° 29' 13" WEST ALONG THE NORTH
 69 RIGHT-OF-WAY OF HOLLOW TREE DRIVE A DISTANCE OF 501.74 FEET TO AN ½" IRON
 70 PIN SET; THENCE ALONG A CURVE, CONCAVE NORTHEASTERLY HAVING A RADIUS
 71 OF 30.00 FEET, AN ARC LENGTH OF 47.58 FEET, A DELTA ANGLE OF 90° 52' 31", A CHORD
 72 DIRECTION OF NORTH 45° 09' 41" WEST AND A CHORD LENGTH OF 42.75 FEET TO AN
 73 ½" IRON PIN SET; THENCE NORTH 00° 30' 47" WEST ALONG THE EAST RIGHT-OF-WAY
 74 OF SCENIC HOLLOW ROAD A DISTANCE OF 592.82 FEET TO AN ½" IRON PIN SET;
 75 THENCE NORTH 89° 05' 15" EAST A DISTANCE OF 23.71 FEET TO THE PRESENT MDOT
 76 RIGHT-OF-WAY; CONTINUING ALONG THE PRESENT MDOT RIGHT-OF-WAY THE
 77 FOLLOWING CALLS; THENCE NORTH 29° 33' 57" EAST A DISTANCE OF 363.18 FEET TO
 78 A POINT; THENCE SOUTH 89° 58' 13" EAST A DISTANCE OF 60.19 FEET TO THE PRESENT
 79 NORTHWEST CORNER OF LOT 32 SCENIC HOLLOW SUBDIVISION; THENCE SOUTH 00°
 80 30' 47" EAST, ALONG THE WEST LINE OF SAID LOT A DISTANCE OF 436.60 FEET TO AN
 81 ½" IRON PIN FOUND; THENCE NORTH 89° 29' 13" EAST, ALONG THE SOUTH LINE OF
 82 SAID LOT A DISTANCE OF 265.87 FEET TO AN ½" IRON PIN FOUND; THENCE NORTH 00°
 83 30' 47" WEST, ALONG THE EAST LINE OF SAID LOT A DISTANCE OF 430.45 TO THE
 84 PRESENT MDOT RIGHT-OF-WAY OF GOODMAN ROAD; CONTINUING ALONG THE
 85 PRESENT MDOT RIGHT-OF-WAY THE FOLLOWING CALLS: THENCE SOUTH 89° 03' 57"
 86 EAST A DISTANCE OF 387.07 FEET TO A POINT; THENCE SOUTH 89° 02' 37" EAST A
 87 DISTANCE OF 610.45 FEET TO A POINT; THENCE NORTH 82° 34' 32" EAST A DISTANCE
 88 OF 11.69 FEET TO AN ½" IRON PIN SET; THENCE SOUTH 25° 55' 00" EAST ALONG THE
 89 WEST LINE OF THE OSBORNE TRACT A DISTANCE OF 224.23 FEET TO AN ½" IRON PIN
 90 SET; THENCE NORTH 35° 08' 49" EAST ALONG THE SOUTH LINE OF THE OSBORNE
 91 TRACT A DISTANCE OF 105.00 FEET TO AN ½" IRON PIN SET; THENCE ALONG A CURVE,

92 CONCAVE EASTERLY HAVING A RADIUS OF 295.00 FEET, AN ARC LENGTH OF 85.02
 93 FEET, A DELTA ANGLE OF 16° 30' 46", A CHORD DIRECTION OF NORTH 02° 42' 33" EAST
 94 AND A CHORD LENGTH OF 84.73 FEET TO AN ½" IRON PIN SET; THENCE NORTH 11° 16'
 95 13" EAST ALONG THE EAST LINE OF THE OSBORNE TRACT A DISTANCE OF 54.81 FEET
 96 TO THE PRESENT MDOT RIGHT-OF-WAY, PASSING A ½" IRON PIN FOUND ON-LINE AT
 97 54.25 FEET; CONTINUING ALONG THE PRESENT MDOT RIGHT-OF-WAY THE
 98 FOLLOWING CALLS; THENCE NORTH 82° 34' 32" EAST A DISTANCE OF 115.38 FEET TO
 99 A POINT; THENCE SOUTH 89° 55' 34" EAST A DISTANCE OF 311.68 FEET TO A POINT;
 100 THENCE SOUTH 78° 36' 58" EAST A DISTANCE OF 117.10 FEET TO A POINT; THENCE
 101 SOUTH 89° 54' 05" EAST A DISTANCE OF 328.03 FEET TO A POINT; THENCE NORTH 56°
 102 45' 21" EAST A DISTANCE OF 98.21 FEET TO A POINT; THENCE SOUTH 89° 55' 34" EAST
 103 A DISTANCE OF 139.07 FEET TO A POINT; THENCE NORTH 00° 05' 09" EAST A DISTANCE
 104 OF 13.12 FEET TO A POINT; THENCE SOUTH 89° 55' 34" EAST A DISTANCE OF 910.79 FEET
 105 TO A POINT; THENCE SOUTH 26° 29' 30" EAST A DISTANCE OF 36.68 FEET TO A POINT;
 106 THENCE SOUTH 89° 55' 36" EAST A DISTANCE OF 32.81 FEET TO A POINT; THENCE
 107 NORTH 26° 38' 20" EAST A DISTANCE OF 36.68 FEET TO A POINT; THENCE SOUTH 89° 55'
 108 34" EAST A DISTANCE OF 360.89 FEET TO A POINT; THENCE SOUTH 84° 12' 56" EAST A
 109 DISTANCE OF 230.80 FEET TO A POINT; THENCE SOUTH 69° 13' 50" EAST A DISTANCE
 110 OF 315.64 FEET TO A POINT; THENCE SOUTH 04° 26' 22" EAST A DISTANCE OF 44.51
 111 FEET TO A POINT; THENCE SOUTH 00° 53' 19" WEST A DISTANCE OF 167.10 FEET TO A
 112 POINT; THENCE SOUTH 14° 25' 57" EAST A DISTANCE OF 82.64 FEET TO THE POINT OF
 113 BEGINNING; CONTAINING 229.4958 ACRES OR 9996835.5776 SQUARE FEET MORE OR
 114 LESS.

115 That portion of the Land owned by Jackson and Lasiter is not the principal residence (homestead) of either of
 116 Jackson or Lasiter or their respective spouses or any minor child, the Land consists of 229.4958 acres of vacant land.

117 A TOGETHER WITH:

118 A. all buildings, structures, improvements of every nature whatsoever now or hereafter situated on the
 119 Land, and all fixtures, machinery, equipment, furniture, vehicles and other personal property of every nature whatsoever
 120 now or hereafter owned by Debtor and located in, on, or used or intended to be used in connection with or with the
 121 operation of the Land, buildings, structures or other improvements, including all extensions, additions, improvements,
 122 betterments, renewals, and replacements to any of the foregoing; and all of the right, title and interest of Debtor in any
 123 such personal property or fixtures subject to a conditional sales contract, chattel mortgage or similar lien or claim
 124 together with the benefit of any deposits or payments now or hereafter made by Debtor or on Debtor's behalf.
 125 Notwithstanding any provision in this agreement or in any other agreement with Secured Party, the Secured Party shall
 126 not have a nonpossessory security interest in and its collateral or Property shall not include, any household goods (as
 127 defined in Federal Reserve Board Regulation AA, Subpart B), unless the household goods are identified in a security
 128 agreement and are acquired as a result of a purchase money obligation. Such household goods shall only secure said
 129 purchase money obligation (including any refinancing thereof).

130 B. all easements, rights of way, strips and gores of land, streets, ways, alleys, passages, sewer rights,
 131 water, water courses, water rights and powers, and all estates, rights, titles, interests, privileges, liberties, tenements,
 132 hereditaments and appurtenances whatsoever, in any way belonging, relating or appertaining to any of the property
 133 hereinabove described, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned
 134 or hereafter acquired by Debtor, and the reversion and reversions, remainder and remainders, rents, issues, profits
 135 thereof, and all the estate, right, title, interest, property, possession, claim and demand whatsoever, at law as well as in
 136 equity, of Debtor of, in and to the same, including but not limited to all judgments, awards of damages and settlements
 137 hereafter made resulting from condemnation proceedings or the taking of the Land or any part thereof under the power
 138 of eminent domain, the alteration of the grade of any street, or for any damage (whether caused by such taking or
 139 otherwise) to any of the property hereinabove described or any part thereof, or to any appurtenance thereto, and all
 140 proceeds of any sales or other dispositions of any of the property hereinabove described or any part thereof;

141 C. any and all awards heretofore made and hereafter to be made by any governmental, municipal, or state
 142 authorities to the present and all subsequent owners of the Security for the taking of all or any portion of the Land by
 143 power of eminent domain, including, without limitation, awards for damage to the remainder of the Land and any awards
 144 for any change or changes of grade of streets affecting the Land, which said awards are hereby assigned to Secured Party,
 145 and Secured Party, at its option, is hereby authorized, directed and empowered to collect and receive the proceeds of any
 146 such awards from the authorities making the same and to give proper receipts and acquittances therefor, and to apply
 147 the same toward the payment of the Indebtedness, notwithstanding the fact that such amount may not then be due and
 148 payable; and Debtor hereby covenants and agrees to and with Secured Party, upon request by Secured Party, to make,
 149 execute and deliver, at Debtor's expense, any and all assignments and other instruments sufficient for the purpose of
 150 assigning the aforesaid awards to Secured Party, free, clear and discharged of any and all encumbrances of any kind or
 151 nature whatsoever (all of the foregoing Land, Improvements, rights, easements, rights-of-way, licenses, privileges, and
 152 awards, collectively, the "Real Property");

153 C. all right, title and interest of Debtor in and to any and all leases now or hereafter on or affecting the
 154 Land, together with all security therefor and all monies payable thereunder, provided, however, the foregoing assignment
 155 of any lease shall not be deemed to impose upon Secured Party any of the obligations or duties of Debtor provided in
 156 any such lease, and Debtor agrees to fully perform all obligations of the lessor under all such leases; and

157 D. all goods, now located on or used in the development of the Real Property, including but not limited
 158 to: (i) all property, equipment and fixtures affixed to or located on the Real Property, which, to the fullest extent
 159 permitted by law, shall be deemed fixtures and a part of the Land, (ii) all articles of personal property and all materials
 160 delivered to the Real Property for the use and operation of said Real Property or for use in any construction being
 161 conducted thereon, and owned by Debtor, (iii) any and all rights and benefits of Debtor relating to the Real Property,
 162 including, but not limited to, contracts, agreements, promises or bargains with and any building permits or licenses issued
 163 or to be issued by any governmental entity of any type, whether federal, state, municipal or otherwise, any utility
 164 company (whether subject to governmental regulation or not), any architect, engineer, contractor, independent contractor,
 165 security company, waste disposal company, elevator company, exterminating company, environmental control company
 166 or any person, other than Secured Party, financing the acquisition, operation, leasing, sale or other disposition or use of
 167 the Real Property or any part thereof, together with all deposits, prepaid fees or other security of whatever nature given
 168 by Debtor in connection with the aforesaid; the right to all claims of Debtor for damages arising out of or for breach of
 169 or default under any of the aforesaid; the right of Debtor to perform under or to terminate the aforesaid or to demand and
 170 compel performance obligation thereunder or to exercise other remedies of Debtor thereunder; and the right to receive
 171 all monies due or to become due Debtor under or in connection with the aforesaid; (iv) all right, title and interest of
 172 Debtor in all tradenames hereinafter used in connection with the use of the Property, and (v) all proceeds, products,
 173 replacements, additions, substitutions, renewals and accessions of any of the foregoing.

174 THE LAND, the Real Property, together with any and all of the aforescribed additional property and rights,
 175 now or hereafter acquired by Debtor is hereinafter called the "Property."

176 THIS CONVEYANCE, HOWEVER, IS IN TRUST to secure prompt payment of all existing and future
 177 Indebtedness due by Debtor to Secured Party under the provisions of this Deed of Trust. If Debtor shall pay said
 178 Indebtedness promptly when due and shall perform all covenants made by Debtor, then this conveyance shall be void
 179 and of no effect. If Debtor shall be in default of any provision of the Note or any other Loan Document, then, in that
 180 event, the entire Indebtedness, together with all interest accrued thereon, shall, at the option of Secured Party, be and
 181 become at once due and payable without notice to Debtor, and Trustee shall, at the request of Secured Party, sell the
 182 Property conveyed, or a sufficiency thereof, to satisfy the Indebtedness at public outcry to the highest bidder for cash
 183 or cash equivalent. Sale of the property shall be advertised for three consecutive weeks preceding the sale in a
 184 newspaper published in the county where the Property is situated, or if none is so published, then in some newspaper
 185 having a general circulation therein, and by posting a notice for the same time at the courthouse of the same county. The
 186 notice and advertisement shall disclose the names of the original debtors in this Deed of Trust. Debtor waives the
 187 provisions of Section 89-1-55 of the Mississippi Code of 1972, as amended, if any, as far as this section restricts the right
 188 of Trustee to offer at sale more than 160 acres at a time, and Trustee may offer the property herein conveyed as a whole,
 189 regardless of how it is described.

190 The Beneficiary shall have the right, forthwith, at the Beneficiary's election, by and through the Trustee or
 191 otherwise, and without further notice or demand and without the commencement of any action to foreclose this Deed
 192 of Trust, to enter immediately upon and take possession of the Property without further consent or assignment by the
 193 Debtor, with the right to lease the Property, or any part thereof, and to collect and receive all of the rents, issued and
 194 profits, and all other amounts past due, due or to become due to the Debtor by reason of the Debtor's ownership of the
 195 Property, and to apply the same, after the payment of all necessary charges and expenses in connection with the operation
 196 of the Property (including any managing agent's commission, at the option of the Beneficiary), on account of interest
 197 and principal amortization under the Note, taxes, payments in lieu of taxes, water and sewer charges, assessments and
 198 insurance premiums with respect to the Property, and any advance made by the Beneficiary for improvements, alterations
 199 or repairs to the Property or on account of any other indebtedness hereby secured. The Debtor hereby irrevocably
 200 appoints the Beneficiary as the Debtor's attorney-in-fact to institute summary proceedings against any tenant, licensee,
 201 concessionaire or other occupant of any portion of the Property who shall fail to comply with the provisions of any
 202 covenant, agreement or condition applicable to the possession or occupancy of the Property by such tenant, licensee,
 203 concessionaire or other occupant. If the Debtor or any other person claiming by, through or under the Debtor is
 204 occupying all or any part of the Property, it is hereby agreed that the Debtor and each such other person shall, at the
 205 option of the Beneficiary, either immediately surrender possession of the Property to the Beneficiary and vacate the part
 206 of the Property so occupied or pay a reasonable rental for the use thereof, monthly in advance, to the Beneficiary.

207 If the Property is situated in two or more counties, or in two judicial districts of the same county, Trustee shall
 208 have full power to select in which county, or judicial district, the sale of the property is to be made, newspaper
 209 advertisement published and notice of sale posted, and Trustee's selection shall be binding upon Debtor and Secured
 210 Party. Should Secured Party be a corporation or an unincorporated association, then any officer thereof may declare
 211 Debtor to be in default as provided in Paragraph 8 and request Trustee to sell the Property.

212 The Trustee shall have full power to fix the day, time and place of sale, and may sell the Property in parcels
 213 or as a whole as the Trustee may deem best. The Trustee shall have full power to conduct any sale through an agent
 214 appointed by the Trustee for that purpose, but said appointment of agent need not be recorded. At any such sale: (1) the
 215 Trustee shall not be required to have physically present, or to have constructive possession of, the Property (the Debtor
 216 hereby covenanting and agreeing to deliver to the Trustee any portion of the Property not actually or constructively
 217 possessed by the Trustee immediately upon demand by the Trustee) and the title to and right of possession of any such
 218 Property shall pass to the purchaser thereof as completely as if the same had been actually present and delivered to
 219 purchaser at such sale; (ii) the Trustee may, from time to time, adjourn said sale to a later date without readvertising, by
 220 giving notice of the time and place of such continued sale at the time when and where the Trustee shall make such
 221 adjournment; (iii) the Debtor shall be completely and irrevocably divested of all of the Debtor's right, title, interest, claim
 222 and demand whatsoever, either at law or in equity, in and to the property sold and such sale shall be a perpetual bar both
 223 at law and in equity against the Debtor, and against any and all other persons claiming or to claim the Property sold or
 224 any part thereof; (iv) the Beneficiary may be a purchaser at any such sale; and (v) and the Trustee, in the Beneficiary's
 225 own name or as the attorney of the Debtor (the Trustee being for that purpose by this Deed of Trust duly and irrevocably
 226 authorized and appointed as the Debtor's agent and attorney in fact, coupled with an interest and with full power of
 227 substitution, delegation and revocation) to make, execute, acknowledge and deliver to the purchaser or purchasers thereof
 228 a good and sufficient deed or deeds of the Property in fee simple and to receive the proceeds of such sale or sales. From
 229 the proceeds of the sale Trustee shall first pay all costs of the sale including reasonable compensation to Trustee; then
 230 the Indebtedness due Secured Party by Debtor, including accrued interest and attorney's fees due for collection of the
 231 debt; and then, lastly, any balance remaining to Debtor.

232 This Deed of Trust secures not only the aforementioned indebtedness but also such future and additional
 233 advances of any and all nature as may be made to the Debtors, or any of them, by the Beneficiary (the Beneficiary to
 234 be the sole judge as to whether or not any such future or additional advances will be made), as well as any additional
 235 indebtedness of any and all nature of the Debtors, or any of them, heretofore, now, or hereafter contracted with or
 236 otherwise acquired by the Beneficiary, before the cancellation of record of this instrument, whether such indebtedness
 237 be represented by promissory notes, open account, overdraft or otherwise, including also any indebtedness of any Debtor
 238 made as a joint maker, surety, endorser or guarantor, together with all extensions, renewals and modifications, including
 239 but not limited to changes in interest rates, indices, payment terms, maturity dates and the methods or formulas used to
 240 determine interest rates, of any of the aforementioned obligations, or any part thereof, and whether otherwise secured
 241 or not. Unless expressed otherwise, no discharge or novation is intended by any extensions, renewals or modifications

referred to herein. In addition, Debtors, jointly and severally, agree to pay Beneficiary interest on any advances, including, without limitation, for payment of rent, taxes, assessments, insurance, repairs, remedial action in compliance with laws or regulations, obtaining appraisals, curing defaults under prior liens, protection of the property herein described, and all other expenses, attorney's fees and costs incurred in enforcing the provisions of this Deed of Trust, calculated from the date of any such advance at the highest rate specified in any note or notes secured hereby. This Deed of Trust shall remain in full force and effect as to all future advances and other extensions of credit from Beneficiary to Debtors, or any of them, made pursuant to this Deed of Trust or any note(s) or other agreement secured hereby, regardless of whether the balance due thereunder may from time to time, be reduced to zero or the money secured hereby otherwise is paid, and the lien hereof shall continue and not be discharged until all agreements between Debtors and Beneficiary for further advances or extensions of credit have been terminated and this Deed of Trust fully performed by Debtors and released of record by Beneficiary.

If the conditions resulting in a waiver of the option to accelerate are not satisfied, and if Secured Party elects not to exercise such option, then any extension or modification of the terms of repayment from time to time by Secured Party shall not operate to release Debtor or Debtor's successor in interest from any liability imposed by this Deed of Trust or by the Indebtedness.

If Secured Party elects to exercise the option to accelerate, Secured Party shall send Debtor notice of acceleration by certified mail. Such notice shall provide a period of thirty days from the date of mailing within which Debtor may pay the Indebtedness in full. If Debtor fails to pay such Indebtedness prior to the expiration of thirty days, Secured Party may, without further notice to Debtor, invoke any remedies set forth in this Deed of Trust.

AND the Debtor, for itself and its successors, legal representatives and/or assigns, does covenant with the Secured Party, its successors, legal representatives and/or assigns that the Debtor has full power and lawful right to convey the Property as aforesaid; that it shall be lawful for the Secured Party, its successors, legal representatives or assigns at all time peaceably and quietly to enter upon the Property, that the Property is free from all encumbrances; that the Debtor, its successors, legal representatives and assigns will make such further assurances to perfect the fee simple to the Property in the Secured Party, its successors, legal representatives and or assigns as may reasonably be required, and that the Debtor hereby fully warrants the title to the Property and will defend the Property against the lawful claims of all persons whomsoever.

And the Debtor, for itself and its successors and assigns, hereby covenants and agrees:

1. To pay all and singular the principal and interest and other sums of money payable by virtue of the Loan Documents promptly on the days respectively the same severally become due.
2. To pay on or before the date each year upon which they become due, and provide evidence of same to Secured Party, all *ad valorem* real estate taxes and such regular and special assessments which may attain priority over this Deed of Trust as a lien against the Property (hereinafter "Taxes"). If: (i) Debtor shall fail timely to provide Secured Party with evidence of such payment of said Taxes; or (ii) Debtor shall fail to provide evidence of current insurance coverage required pursuant to Paragraph 4 of this Deed of Trust (hereinafter "Insurance"); or (iii) if the Property is a condominium or part of a homeowners' association entitled to impose assessments and Debtor shall fail to pay all regular and special assessments which may be imposed by the condominium association or homeowners' association (hereinafter "Association Fees"); then Secured Party shall be entitled to require Debtor to pay to Secured Party, together with the monthly payments due under the Note until the Note is paid in full, a sum or sums ("Escrow Funds") for the payment of: (a) Taxes; (b) Insurance; (c) Association Fees; and (d) such other recurring expenses which may be deemed necessary or desirable by Secured Party (hereinafter collectively "Escrow Items"). Secured Party may estimate the amount of Escrow Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Escrow Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Secured Party, if Secured Party is such an institution) or in any Federal Home Loan Bank. Secured Party shall apply the Escrow Funds to pay the Escrow Items. Secured Party may not charge Debtor for holding and applying the Escrow Funds, annually analyzing the escrow account, or verifying the Escrow Items. Secured Party may require Debtor to pay a one-time charge for an independent real estate tax reporting service used by Secured

290 Party in connection with the loan evidenced by the Note, unless applicable law provides otherwise. Unless an agreement
 291 is made or applicable law requires interest to be paid, Secured Party shall not be required to pay Debtor any interest or
 292 earnings on the Escrow Funds. Secured Party shall give to Debtor, without charge, an annual accounting of the Escrow
 293 Funds showing credits and debits to the Escrow Funds and the purpose for which each debit to the Escrow Funds was
 294 made. The Escrow Funds are pledged as additional security for all sums secured by the Loan Documents.

295 If the Escrow Funds held by Secured Party exceed the amounts permitted to be held by applicable law, Secured
 296 Party shall account to Debtor for the excess Escrow Funds in accordance with the requirements of applicable law. If
 297 the amount of the Escrow Funds held by Secured Party at any time is not sufficient to pay the Escrow Items when due,
 298 Secured Party may so notify Debtor in writing, and, in such case Debtor shall pay to Secured Party the amount necessary
 299 to make up the deficiency within five (5) days after written demand therefor. Upon payment in full of all sums secured
 300 by the Loan Documents, Secured Party promptly shall refund to Debtor any excess Escrow Funds held by Secured Party.

301 3. To pay and singular the costs, charges and expenses, including attorneys' fees, reasonably incurred or paid at
 302 any time by said Secured Party, its successors, legal representatives or assigns, because of the failure on the part of
 303 Debtor, their heirs, legal representatives or assigns to perform, comply with and abide by each and every of the
 304 stipulations, agreements, conditions and covenants of the Loan Documents and such payment shall bear interest from
 305 date at the maximum rate of interest allowed by applicable law.

306 4. To keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards
 307 included within the term "extended coverage" and any other hazards, specifically including windstorm and floods
 308 coverage, for which Secured Party requires insurance. Additionally, Debtor shall keep and maintain contents and
 309 liability insurance for casualty or damage occurring withing the Property in an amount not less than the full insurable
 310 value of the improvements, but in no event for less than original principal amount of the Note, in a company or
 311 companies to be reasonably approved by said Secured Party, and the policy or policies, the Secured Party, their heirs,
 312 legal representatives or assigns, shall have the option to receive and apply the same on account of the indebtedness
 313 hereby secured or to permit the Debtor to receive and use it or any part thereof for other purposes without thereby
 314 waiving or impairing any equity, lien or right under or by virtue of this Deed of Trust, and may place and pay for such
 315 insurance or any part thereof without waiving or affecting the option to foreclose or any right hereunder, and each and
 316 every such payment shall bear interest from date at the maximum rate of interest allowed by applicable law. If Debtor
 317 fail to maintain coverages described above, Secured Party may, at Secured Party's option obtain coverage to protect
 318 Secured Party's rights in the Property and any amounts disbursed by Secured Party as a result of same shall become
 319 additional debt of Debtor secured by this Deed of Trust and shall bear interest from the date of disbursement at the
 320 maximum rate of interest allowed by applicable law.

321 5. To permit, commit or suffer no waste, impairment or deterioration of the Property, or any part thereof, and to
 322 keep the same and improvements thereon in good condition and repair. To make no additions, alternations or
 323 improvements except by a licensed contractor pursuant to all required building permits issued by the appropriate
 324 governmental authorities.

325 6. To perform, comply with and abide by each and every of the stipulations, agreements, conditions and covenants
 326 in each of the Loan Documents.

327 7. It is understood and agreed by Debtor that as part of the inducement to Secured Party to extend to Debtor the
 328 loan evidenced by the Note, Secured Party has considered and relied on the creditworthiness and reliability of Debtor.
 329 Recognizing such reliance, Debtor covenant and agree not to sell, convey, transfer or encumber (including but not limited
 330 to, wraparound Deeds of Trust) any interest in or any part of the Property described herein without the prior written
 331 consent of the Secured Party, and any such sale, conveyance, transfer or encumbrance made without the prior written
 332 consent of the Secured Party shall result in the automatic acceleration of all indebtedness due and owing under the Note
 333 and same shall be then deemed immediately due and payable together with any prepayment penalty. If any person shall
 334 obtain an interest in all or any part of the Property described herein pursuant to the execution or enforcement of any lien,
 335 security interest or other right, whether superior, equal or subordinate to the Deed of Trust, such event (absent the express
 336 approval of Secured Party) shall be deemed to be a transfer by Debtor and shall result in the automatic acceleration of
 337 all indebtedness due and owing under the Note and same shall be then deemed immediately due and payable.

338 8. If any of said sums of money herein referred to are not promptly and fully paid within ten (10) days next after
 339 the same severally become due and payable, or if each and every the stipulations, agreements, conditions and covenants
 340 of the Loan Documents are not fully performed, complied with and abided by, the said aggregate sum mentioned in the
 341 Note shall become due and payable forthwith or thereafter at the option of the Secured Party, its successors, legal
 342 representatives or assigns, as fully and completely as if the original principal sum plus any additional funds advanced
 343 hereunder were originally stipulated to be paid on such day anything in any of the Loan Documents to the contrary
 344 notwithstanding.

345 9. If Debtor fails to perform the covenants and agreements contained in any of the Loan Documents, or if there
 346 is a legal proceeding that significantly may affect Secured Party's rights in the Property (such as a proceeding in
 347 bankruptcy, probate or condemnation or forfeiture or to enforce laws or regulations), then Secured Party may do and pay
 348 whatever is necessary to protect the value of the Property. Secured Party's actions may include, but shall not be limited
 349 to, paying any sums secured by a lien which has priority over the Deed of Trust, appearing in court, paying reasonable
 350 attorneys fees and entering on the Property to make repairs. Although Secured Party may take action under this
 351 Paragraph, Secured Party does not have to do so. Any amounts disbursed by Secured Party under this Paragraph shall
 352 become additional debt of Debtor secured by this Deed of Trust. Unless Debtor and Secured Party agree to other terms
 353 of payment, these amounts shall bear interest from the date of disbursement at the maximum rate of interest allowed by
 354 applicable law and shall be payable, with interest, upon notice from Secured Party to Debtor requesting payment.

355 10. In the event that Debtor become the subject of any proceeding under any Chapter of Title 11 United States
 356 Code (hereinafter the "Bankruptcy Code") Secured Party shall be and is entitled to relief from, and the absolute and
 357 immediate lifting of any automatic stay as to the enforcement of Secured Party's remedies under any of the Loan
 358 Documents against the Property described in the Deed of Trust, including but not limited to relief from the stay imposed
 359 by Section 362 of the Bankruptcy Code, as amended, in any bankruptcy proceedings. In the event of any voluntary or
 360 involuntary petition in bankruptcy by or against Debtor, Debtor shall not assert or request any other party to assert the
 361 automatic stay provided by Section 362 of the Bankruptcy Code and nothing shall operate or be interpreted to stay,
 362 interdict, condition, reduce or inhibit the ability of Secured Party to enforce any rights it has by virtue of the Deed of
 363 Trust.

364 11. In addition to any of the remedies contained herein, the whole of the principal sum and interest secured thereby
 365 shall become due automatically without notice upon:

366 a. The filing of or against the Debtor of any petition or application for relief, extension, moratorium or
 367 reorganization under any bankruptcy, insolvency or debtor's relief law or law where under the Debtor' making,
 368 an assignment for the benefit of creditors.

369 b. If a default exists under any junior or senior Deed of Trust or any other lienor commences a
 370 foreclosure or other collection action which may affect the fee simple title to the Property.

371 12. Nothing herein to the contrary notwithstanding, the Debtor and the Secured Party agree that the Secured Party
 372 does not at any time intend to charge nor do the Debtor have any obligation to pay interest at a rate which shall exceed
 373 the usury limits specified under the laws under the State of Mississippi applicable to the Loan Documents and the
 374 indebtedness evidenced thereby. If any interpretation of the provisions of this Agreement would require the Debtor to
 375 pay interest or other fees or sums which, in the opinion of Secured Party or its counsel, would constitute a violation of
 376 the above mentioned intention of the parties, then the Secured Party shall advise the Debtor in writing as to what reduced
 377 amount of interest or other charges or fees shall be paid and thereupon this Agreement shall be deemed to be interpreted
 378 and intended to read as set forth in writing the payment of said revised amount as the true intention of the parties. Any
 379 interest previously paid which would be construed under Mississippi law as usurious interest shall be deemed to have
 380 been a payment against principal as of the time of payment.

381 13. No waiver of any agreement, covenant, condition, representation, or warranty under any of the Loan Documents
 382 shall at any time hereafter be held to be a waiver of any of the other terms thereof or a continuing waiver thereof. Time
 383 is of the essence under all terms and conditions of the Loan Documents.

384 14. Each provision of this Deed of Trust and each of the other Loan Documents is intended to be severable and the
 385 invalidity or illegality of any portion of the Loan Documents shall not affect the validity or legality of the remainder
 386 hereof. Any ambiguities contained in the Loan Documents shall not be construed against the preparers of the Loan
 387 Documents. Debtor acknowledges that Debtor has had the opportunity to have counsel explain and each and every
 388 provision of each Loan Document to Debtor's satisfaction and that, following such explanations, Debtor has elected
 389 freely to proceed with the loan transaction set forth in the Loan Documents.

390 15. The covenants and agreements of this Deed of Trust and the other Loan Documents shall bind and benefit the
 391 successors and assigns of Secured Party and Debtor. Any Debtor who co-signs this Deed of Trust but does not execute
 392 the Note: (a) is co-signing this Deed of Trust only to grant and convey that Debtor's interest in the Property under the
 393 terms of this Deed of Trust; (b) is not personally obligated to pay the sums secured by this Deed of Trust and (c) agrees
 394 that Secured Party and any other Debtor may agree to extend, modify, forbear or make any accommodations with regard
 395 to the terms of this Deed of Trust or any of the other Loan Documents without that Debtor's consent.

396 16. The Note or a partial interest in the Note (together with this Deed of Trust) may be sold one or more times
 397 without prior notice to Debtor. A sale may result in a change in the entity (known as the "Loan Servicer") that collects
 398 monthly payments due under the Note and this Deed of Trust. There may also be one or more changes of the Loan
 399 Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Debtor will be given written notice
 400 of the change. The notice will state the name and address of the new Loan Servicer and the address to which payments
 401 thereafter should be made. The notice also will contain any other information required by applicable law.

402 17. Debtor hereby assign and transfer to Secured Party any and all leases of this Property or any part thereof and
 403 the rents due and to become due under such leases, now or hereafter existing, and hereby gives to and confers upon
 404 Secured Party the right, power and authority to collect such rents. Debtor irrevocably appoint Secured Party its true and
 405 lawful attorney-in-fact, at the option of Secured Party following an Event of Default, to demand, receive and enforce
 406 payment, to give receipts, releases and satisfactions and to sue, in the name of Debtor or Secured Party, for all such
 407 rents, and to apply such rents to the outstanding loan amount in Secured Party's sole discretion; provided, however that
 408 nothing herein shall be construed to ind Secured Party to the performance of any of the terms and conditions of any lease
 409 or otherwise to impose any obligation on Secured Party thereunder; and provided further, that absent the occurrence and
 410 continuance of an Event of Default hereunder, Debtor hereby is granted license, and shall have the right to collect, use
 411 and enjoy such rents, but not for more than the current month plus one month, in advance unless otherwise approved by
 412 Secured Party. The assignment of the leases and rents in this Paragraph 17 is intended to be an absolute
 413 assignment from Debtor to Secured Party and not merely the passing of a security interest.

414 18. This Deed of Trust also is intended: (i) to constitute a security agreement as required under the Uniform
 415 Commercial Code of the State of Mississippi and (ii) to operate and to be construed as a deed passing the title to the
 416 Security to Secured Party and is made under those provisions of the existing laws of the State of Mississippi relating to
 417 Deeds of Trust, and not as a mortgage. Debtor, as debtor, hereby grants to Secured Party, as secured party, a security
 418 interest in, and lien on, the following property (collectively, the "Secured Property"): (a) all insurance policies required
 419 to be maintained by Debtor hereunder, together with all general intangibles, contract rights and accounts arising
 420 therefrom; (b) all leases and rents and all proceeds of any judgment, award or settlement in any condemnation or eminent
 421 domain proceeding, together with all general intangibles, contract rights and accounts arising therefrom; (c) all of the
 422 equipment which constitutes personal property and all other personal property described in the granting clauses hereof;
 423 (d) all of Debtor's right, title and interest in and to all licenses, permits, certificates, and authorizations, currently in effect
 424 with respect to the Property; (e) any and all renewals or replacements of or additions and substitutions to any of the
 425 above-mentioned items; and (f) all proceeds of the above-mentioned items.

426 19. DEBTOR HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY WAIVES THE RIGHT
 427 DEBTOR MAY HAVE TO A TRIAL BY JURY OF, UNDER OR IN CONNECTION WITH THIS DEED OF TRUST,
 428 OR ANY OF THE OTHER LOAN DOCUMENTS OR ANY OTHER AGREEMENT CONTEMPLATED TO BE
 429 EXECUTED IN CONJUNCTION HERewith, OR ANY COURSE OF CONDUCT, COURSE OF DEALING,
 430 STATEMENTS (WHETHER VERBAL OR WRITTEN) OR
 431 ACTIONS OF ANY PARTY RELATING HERETO OR THERETO. THIS PROVISION IS A MATERIAL
 432 INDUCEMENT OR SECURED PARTY ACCEPTING THIS DEED OF TRUST.

433 IN WITNESS WHEREOF, the undersigned have caused this Deed of Trust to be executed the date and year
434 first above written.

435
436

Scenic Hollow Investments, LLC.
a Mississippi limited liability company

437 _____
438 WITNESS: _____

By: Dale Morrow, Manager
Dale Morrow, Manager

439 _____
440 WITNESS: _____

441 _____
442 WITNESS: _____

Robert Jackson
Robert Jackson

443 _____
444 WITNESS: _____

445 _____
446 WITNESS: _____

Jeanine Jackson Lasiter
Jeanine Jackson Lasiter

447 _____
448 WITNESS: _____

449 AHFO-11, LLC., a Florida limited liability company,
450 Beneficiary/Secured Party

451 _____
452 WITNESS: _____

By: _____
Steven C. Cronig, Attorney in Fact

453 _____
454 WITNESS: _____

433 IN WITNESS WHEREOF, the undersigned have caused this Deed of Trust to be executed the date and year
434 first above written.

435 Scenic Hollow Investments, LLC.
436 a Mississippi limited liability company

437 _____
438 WITNESS: _____

By: _____
Dale Morrow, Manager

439 _____
440 WITNESS: _____

441 _____
442 WITNESS: _____

Robert Jackson

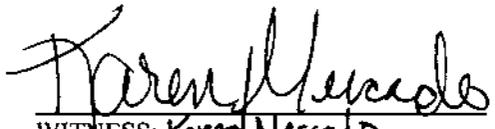
443 _____
444 WITNESS: _____

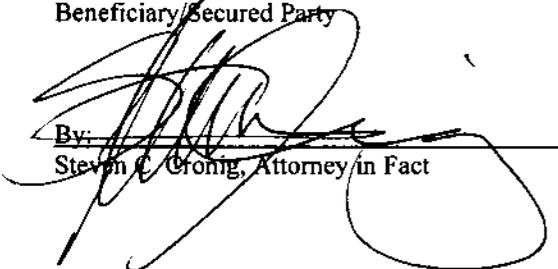
445 _____
446 WITNESS: _____

Jeanine Jackson Lasiter

447 _____
448 WITNESS: _____

449 AHIFO-11, LLC., a Florida limited liability company,
450 Beneficiary/Secured Party

451 
452 WITNESS: Karen Mercado

By: 
Steven C. Cronig, Attorney in Fact

453 
454 WITNESS: Dawn Flowers

455 STATE OF MISSISSIPPI) ss
456 COUNTY OF DESOTO)

457 THEN PERSONALLY APPEARED BEFORE ME, an officer duly authorized to administer oaths and
458 accept acknowledgments within the State of Mississippi, Dale Morrow, as Manager of Scenic Hollow Investments,
459 LLC., a Mississippi limited liability company, who, having produced a current Mississippi driver's license as adequate
460 photographic identification, did execute the foregoing Deed of Trust before me and did acknowledge such execution
461 as the act and deed of said limited liability company.

462 WITNESS MY HAND AND SEAL this 20th day of April 2006 at Southaven, Mississippi.

463 
464 _____ (SEAL)
465 NAME: SHERRI T. DAVIS
466 NOTARY PUBLIC, STATE OF MISSISSIPPI AT LARGE
My Commission Expires:



467 STATE OF MISSISSIPPI) ss
468 COUNTY OF DESOTO)

469 THEN PERSONALLY APPEARED BEFORE ME, an officer duly authorized to administer oaths and
470 accept acknowledgments within the State of Mississippi, Robert Jackson, who, having produced a current Mississippi
471 driver's license as adequate photographic identification, did execute the foregoing Deed of Trust before me and did
472 acknowledge such execution as his free act and deed.

473 WITNESS MY HAND AND SEAL this ____ day of April 2006 at Southaven, Mississippi.

474 _____ (SEAL)
475 NAME:
476 NOTARY PUBLIC, STATE OF MISSISSIPPI AT LARGE
477 My Commission Expires:

478 STATE OF _____) ss
479 COUNTY OF _____)

480 THEN PERSONALLY APPEARED BEFORE ME, an officer duly authorized to administer oaths and
481 accept acknowledgments within the State of _____, Jeanine Jackson Lasiter, who, having
482 produced a current _____ driver's license as adequate photographic identification, did execute
483 the foregoing Deed of Trust before me and did acknowledge such execution as her free act and deed.

484 WITNESS MY HAND AND SEAL this _____ day of April 2006 at _____.

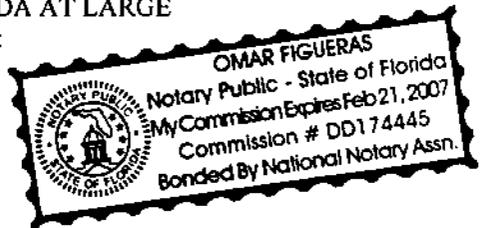
485 _____ (SEAL)
486 NAME: _____
487 NOTARY PUBLIC, STATE OF _____ AT LARGE
488 My Commission Expires: _____

489 STATE OF FLORIDA)
490 COUNTY OF MIAMI-DADE)

491 THEN PERSONALLY APPEARED BEFORE ME, an officer duly authorized to administer oaths and
492 accept acknowledgments within the State of Florida, Steven C. Cronig, as Attorney in Fact for AHIFO-11, LLC., a
493 Florida limited liability company, who, having produced a current Florida driver's license as adequate photographic
494 identification, did execute the foregoing Deed of Trust before me and did acknowledge such execution as the act and
495 deed of said limited liability company.

496 WITNESS MY HAND AND SEAL this 19 day of April 2006 at Miami, Florida.

497 _____ (SEAL)
498 NAME: OMAR FIGUERAS
499 NOTARY PUBLIC, STATE OF FLORIDA AT LARGE
500 My Commission Expires: _____



501 INDEX TO:

502 S:\LENDING\Ambit\Loan Files\Mississippi\10484-010, Scenic Hollow Investments, \$6,000,000\Deed of Trust.wpd
503 File #10484-010 Wednesday, April 5, 2006
504 ©2006 Baker Cronig Gassenheimer LLP.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

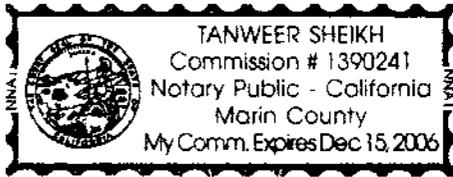
County of MARIN } ss.

On 15th April, 2006 before me, TANWEER SHEIKH
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared ROBERT JACKSON
Name(s) of Signer(s)

personally known to me

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



Place Notary Seal Above

WITNESS my hand and official seal.

[Signature]
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Land Deed of Trust and Security Agreement

Document Date: _____ Number of Pages: 10

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

- Signer's Name: _____
- Individual
 - Corporate Officer — Title(s): _____
 - Partner — Limited General
 - Attorney in Fact
 - Trustee
 - Guardian or Conservator
 - Other: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

Signer Is Representing: _____

- Signer's Name: _____
- Individual
 - Corporate Officer — Title(s): _____
 - Partner — Limited General
 - Attorney in Fact
 - Trustee
 - Guardian or Conservator
 - Other: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

Signer Is Representing: _____

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

BK 2-456 PG 141

State of California

County of Sacramento

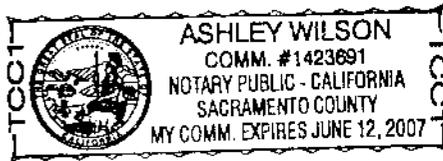
On April 14, 2006 before me, **Ashley Wilson / Notary public,**

personally appeared Jeanine Jackson Lasiter
_____ personally known to me
 proved to me on the basis of satisfactory evidence

to be the person ~~x~~ whose name ~~(s)~~ is/are
subscribed to the within instrument and
acknowledged to me that ~~he/she/they~~ she executed
the same in ~~his/her/their~~ her authorized capacity ~~(ies)~~,
and that by ~~his/her/their~~ her signature ~~(s)~~ on the instrument
the person ~~(s)~~, or the entity upon behalf of which the
person ~~(s)~~ acted, executed the instrument.

WITNESS my hand and official seal.

Ashley Wilson
_____ signature of Notary Public



OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

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Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

