

LOAN REPAYMENT AND SECURITY AGREEMENT

CREDITOR (called "You"):

HOUSEHOLD FINANCE CORPORATION
of Nevada



LICENSED UNDER NEVADA INSTALLMENT
LOAN AND FINANCE ACT.

MOANA EAST SHOPPING CENTER
565 EAST MOANA LANE
RENO, NEVADA 89501
PHONE: 825 3000

LOAN NO:

BORROWERS (called "I"):

P.O. Box 7381
Reno, NV 89510

DATE OF AGREEMENT	FIRST PAYMENT DUE DATE	OTHERS SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE	ANNUAL PERCENTAGE RATE	
TOTAL OF PAYMENTS	AMOUNT FINANCED				
FINANCE CHARGE				OFFICIAL FEES \$ 5.00	
CREDIT INSURANCE PREMIUMS LIFE \$	DISABILITY \$		UNEMPLOYMENT INSURANCE CHARGE \$		
MONTHLY INSTALLMENT PAYMENTS FIRST \$	OTHERS \$		NUMBER OF MONTHLY PAYMENTS	SECURITY AGREEMENT yes	

NO INSURANCE IS REQUIRED TO OBTAIN THIS LOAN. I may buy either (1) credit life insurance, (2) credit life and disability insurance, or (3) unemployment insurance from you at cost stated above. (See certificate for details of coverage.) No insurance is provided unless I request it below. Only husband and wife may buy joint spouse life insurance. I understand this is the only insurance you offer and you expect to profit from its sale. I consent to this. A borrower will be insured only for the specific coverage requested below.

Date: March 18, 1987

I WANT CREDIT LIFE
AND DISABILITY INSURANCE

I WANT CREDIT LIFE
INSURANCE ONLY

I WANT UNEMPLOYMENT
INSURANCE

I WANT
NO INSURANCE

Gerald L. Kline

I WANT JOINT SPOUSE INSURANCE (CREDIT LIFE ONLY)

SPOUSE INSURED: *Selma E. Kline*

CANCELLATION: Within 15 days after this loan is made, I may cancel all (but not part) of any insurance bought and receive a full refund of insurance charges. All persons signing this Loan Agreement must agree to cancel and all insurance certificates must be returned.

REQUIRED INSURANCE. I must obtain insurance covering security for this loan as indicated below, naming you as Loss Payee:

- YES NO
 Physical damage insurance on motor vehicle marked "Insured" under "Security" below
 Physical damage insurance on other property marked "Insured" under "Security" below

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387 AGE 2580

I may obtain any required insurance from anyone I choose. (See "Security" paragraph below for description of security to be insured.)

TOTAL OF PAYMENTS is the Amount Financed plus the Finance Charge and is the amount required for payment according to schedule.

PAYMENT. In return for this loan, I agree to pay you the Amount Financed plus Finance Charges, precomputed at the Annual Percentage Rate shown above, in monthly payments as stated above. I may pay more at any time. I will pay at your business address above or other address given me. If more than one Borrower is named above, you may enforce this Contract against all, or any, Borrowers, but not in a combined amount greater than the amount owed.

PAY-OUTS. I agree to pay-outs of Amount Financed as shown on the Truth-In-Lending Disclosure form.

PREPAYMENT. If I fully pay before final payment due date, the amount I owe will be reduced by unearned Finance Charge, determined by applying the Annual Percentage Rate (shown above) to unpaid balances of Amount Financed for the time remaining following prepayment.

LATE CHARGE. If I don't pay any scheduled payment in 7 days after it's due, I will pay 5% of the unpaid amount of that payment.

EXTENSION CHARGE. If I don't make any payment when it's due, instead of a late charge, you may move due date of all unpaid payments ahead one or more full months. The charge for this is 1/12th of the Annual Percentage Rate computed on these unpaid payments for each full month moved ahead until one full payment is made.

BAD CHECK CHARGE. You will charge me a handling fee of \$10 if any payment check is returned because I had no account or for insufficient funds.

FAILURE TO PAY. If I don't pay on time or fail to keep the insurance required above in force, all my payments may become due at once, and without notifying me before bringing suit, you may sue me for the total amount I owe, less the same unearned Finance Charges I would have received if I fully prepaid. I will also pay your reasonable attorney fees and collection costs as determined by a court. After final payment due date I will pay interest at the Annual Percentage Rate on unpaid balances.

SECURITY. If "YES" appears under "Security Agreement" above, I give you a Security Interest under the Uniform Commercial Code in:

(a) motor vehicle:

Make Year Model Serial No. License State Year Number

ORIGINAL

(b) other property:

The Northeast 1/4 of the Northeast 1/4 of the Southeast 1/4 of the Southeast 1/4 of Section 34, Township 14 North, Range 20 East, M.D.B.&M.

EXCEPTING THEREFROM those portions dedicated to the County of Douglas for Highway purposes as set forth in Dedication recorded May 4, 1961, in Book 6, Page 302, Document No. 17690, Official Records of Douglas County, State of Nevada... Assessor's Parcel No. 21-223-06.

Upon default, you may require me to make the security available to you at my residence or at another place selected by you which is convenient to me.

REQUESTED BY
Household Finance Corp.
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'37 MAR 26 AIO:20

SUZANNE BLANDIN
RECORDER

PAID *60* DEPUTY

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I HAVE READ AND RECEIVED A COMPLETED COPY OF THIS AGREEMENT AND TRUTH IN LENDING DISCLOSURES.

Harold L. Klein (SEAL)
HAROLD L. KLEIN

Selma Ekline (SEAL)
SELMA E. KLINE

WITNESS:

Patricia B. Boney (SEAL)

1968 MARCH 26 11:50 AM

COOPER