UNION MORTGAGE COMPANY, INC.

LIEN CONTRACT AND DEED OF TRUST WITH FEDERAL DISCLOSURE AND REQUEST FOR SPECIAL NOTICE

(Incorporating Federal Truth in Lending Disclosures)

NOTICE TO THE BUYER: (1) Do not sign this agreement before you read it or if it contains any blank space. (2) You are entitled to a completely filled in copy of this agreement. (3) Under the law, you have the right to pay off in advance the full amount due and to obtain a partial refund of the finance charge, if any, provided for herein. (4) If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished to you upon request.

RIPTION OF GOODS AND	SERVICES (Describ	e in detail)		/		PRICE	
						2/05 00	
		Water Trea	tment		TOTAL	\$ 2495.00	
	FINANCE CHAR The dollar amour credit will cost your services of the cost of th	it the The amount of	credit pro- r on your have made	I of Payments amount you will paid after you have all payments as	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$0 \$ 3798.60		
Your payment schedule will t Number of Pay		Amount of Pay	ments W	Vhen Payments Are Di	ue: Approx	ximately 30 to 45	
60		\$ 63.31	di	days from date of completion. Monthly, Beginning		0	
Prepayment: If you pay off	ng your house cann s late, you will be ch early, you may be er	ot assume the remainder of l parged 5% of the amount of t	the deed of trust on its he past due payment (the finance charge	s original terms or \$5 00, whichever is li	less, but no	t less than \$2.00.	

The state of the s	TAXES	SALES TAX	\$	-0-	1
STATEMENT OF INSURANCE ANY PROPERTY INSURANCE WRITTEN IN CONNECTION WITH	IMPOSED	OTHER TAXE		-0-	1
THIS SALE MAY BE OBTAINED BY BUYER THROUGH ANY	ON SALE 1. CASH PRICE	. L			\$ 2495.00
Largeon of the choice					\$ -0-
CREDIT LIFE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED IN CONNECTION WITH THIS SALE. No charge will be	2. CASH DOWN				
made for such insurance and none will be provided unless Buyer to be	3. UNPAID BAL				\$ 2495,00
insured thereunder signs and dates the statement below.	4. INSURANCE:	PROCURED BY	SELLER	ON YOUR	,
I desire credit life insurance at a cost of \$	BEHALF (See	Statement of In-	surance)		ITEMIZATION
as El gradic life and disability insurance at a cost of \$	coure		TERM IN	/0	OF
and authorize such cost to be included in the Amount Financed of this	COVER		MONTHS	COST	AMOUNT
Contract.	Credit Life Paid to	o luc Co		\$-0-	FINANCED
	•		na		s -0-
	Credit Life & Dis.		116	\$ -0 -	
(Date) (Signature of Person to be insured) TERMS AND CONDITIONS OF CONTRACT	5. Fees Paid F11.	ING/RECORDIT	<i>NO</i>	\$ -0	-
A. PAYMENT: Buyer agrees to pay seller, his successors, heirs, and assigns	Officials			\$ -0-	·\$ -0-
(hereafter called Beneficiary) at Union Mortgage Co Inc	Other Fees			\$ -0-	\$ -0-
13151 Emily Rd., Dallas, texas 75240	6. AMOUNT FIN	IANCED (3, 4 p)	lus 5) •		\$ 2495.00
the Total of Payments in the manner specified in frem 9.	7. FINANCE C	HARGE*			\$ 1303.60
B SECURITY: As security for the payment of the Total of Payments.	8. ANNUAL P	ERCENTAGE	RATE		17.98 %
except any portion thereof to any goods sold hereunder which are not to	9. TOTAL OF P	AYMENTS (6 pl	lus 71°		\$ 3798.60
be attached to the real property described below, and for the performance of Buyer's obligations hereunder, including mutual revision				nts on the sam	ne day of each month as
 bornot and for the henefit of Beneficiary, Buyer, as Trustor, hereby. 	shown in the pa	vment schedule -	above	The state of the s	
- grants to Union Mortgage Company, Inc., a Texas Corporation, as trus-	BALLOON PAY	MENTICL C	0	na	na .
tee, in trust, with power of sale, all the following described real property in the County (or City and County) of	BALLOUN PAT	MEM (2) 2	าล		t amount of each payment
DOUGLAS	that is more th	ian twice the a	mount of	any otherwise	regularly scheduled equal
DUUGLAS	payment.) A ba	illoon payment r	nay be ref	inanced only up	pon such terms and condi-
State c. Nevada, to wit. COMPLETE LEGAL DESCRIPTION:		parties to this c			
Address: 1418 Lenard	10. DEFERRED	PAYMENT PR	ICE (2 plus	9)	\$ 3798.60
Gardnerville, Nev 89410		- 0			r this contract in full at any
D 1	time prior to m	aturity of the fi	nat installe	nent hereunder	r, and, if he does so, shall
County: Douglas	rocowo a rehate	of the unearned	portion o	f the Finance C	harge computed under the
Lot: <u>567</u>	sum of the digits will be made if the	method after fi	rst deducti	ng an acquisitio	on fee of \$25.00. No rebate
	will be made if th				
Bik:	76.	767 27			
	76.	767 27			ument was re-exe
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Tract: Gardnerville Ranchos Unit No 6 Map Book: FILE#66512 Assement Pares 1/151#29-222-2	7E. WORK SCHEE cuted on	DULE (Check as 7–26–90 t	applicable o corr dated	This doc ect discl	1990. 4 0 4 Y
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G. OTHER TERMS AND CONDITIONS:

Buyer promises to pay Beneficiary (a) all actual and reasonable costs of collection occasioned by the failure of Buyer to notify Beneficiary of any change of residence or to communicate with Beneficiary within 45 days after any default in making payment due hereunder; (b) reasonable attorney's fees and costs in conformity with Section 97.195 of the Nevada Revised Statutes, and (c) to the extent permitted by law, any deficiency remaining after foreclosure of the deed of trust on said real property.

Buyer agrees, at Buyer's expense, to care for and keep said property in good condition and repair, promptly restore any building thereon that may be damaged or destroyed and defend any action of proceeding adversely affecting the security. Buyer agrees to pay all taxes, assessments, and charges affecting the security before delinquency, and to pay all encumbrances, charges and liens affecting the security when due. Beneficiary may, but without obligation to do so, do any of the foregoing, and Buyer will immediately reimburse Beneficiary therefor.

• INCONSISTENT STATE DISCLOSURES. The items of disclosure set forth above are made in compliance with the Federal Truth and Lending Act. The following items required by the Nevada Retail Installment Sales of Goods and Services Act differ only with respect to terminology and are disclosed at the item numbers indicated: CASH SALE PRICE at item (1); INITIAL BALANCE at item (6); TIME PRICE DIFFERENTIAL at item (7); and TIME BALANCE at item (9).

IT IS MUTUALLY AGREED THAT

1. Any compensation, awards, damages, rights of action and proceeds relating to any condemnation of or demage to said property, and proceeds of any policy of insurance affecting said property, and hereby assigned to Beneficiary.

2. Time is of the essence of this agreement and its provisions relating to delinquency charges are in no way intended to constitute a waiver of this provision. By accepting payment of any sum secured hereby after its due date, or after filing of notice of default and election to sell, Beneficiary will not waive its right to require prompt payment when due of all other sums so secured, or to declare a default for failure so to pay, or to proceed with the sale under any such notice of default and election to sell, for any unpaid balance of said indebtedness. Beneficiary may release any person liable for payment of the indebtedness without affecting the liability of any other person, and without affecting liability of any person may (a) after the terms for payment of indebtedness, and (b) accept additional security and after, substitute or release any security for the indebtedness.

3. Upon payment in full of all sums secured hereby, the Trustee shall reconvey, without warranty, the estate vested in it and may describe the grantee as "the person or persons legally entitled thereto" and recitals of any matters of fact in such reconveyance shall be conclusive proof of the truthfulness thereof.

4. Failure of Buyer to pay any installment of the indebtedness secured hereby, or to perform any agreement hereunder, or to retain title to said real property shall constitute a default, and upon such default all sums secured hereby shall immediately become due and payable at the option of Beneficiary. In the event of default, Beneficiary may execute and record, in the office of the Recorder of each County wherein the said real property or some part thereof is situated, a written notice of such default and of Beneficiary's election to cause the property therein described to be sold. Beneficiary may rescind such notice before trustee's sale by executing and recording a notice of rescission which shall constitute a concellation of any prior notice of default and of any acceleration of the maturity of indebtedness affected by any prior notice of default. Beneficiary's rescission of a notice of default shall not waive any existing or subsequently occurring default nor impair Beneficiary's right to execute any notice of default and election to cause the property to be sold, nor otherwise affect any of the rights, obligations or remedies of the Beneficiary hereunder. Beneficiary may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument executed by the Beneficiary and duly acknowledged and recorder in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall without conveyance from the Trustee predecessor, succeed to all its title, estate, rights; powers and duties.

5. Not less than three (3) months after recordation of the notice of default, the Trustee may give notice of sale as then required by law, and, without demand on Buyer, shall sell the property at the time and place of sale fixed in the notice of sale as a whole, or in separate parcels in such order as the Trustee may determine, at public auction to the highest bidder for cash, in lawful money of the United States of America, payable at the time of sale. Trustee may postpone the sale from time to time by public announcement at the time originally or thereafter fixed by the previous postponement, and without further notice it may make such sale at the time to which the same shall be so postponed. Trustee shall deliver to the purchaser its deed conveying the property so sold, but without any covenant of warranty, express or implied. The recital in any such deed of any matters or facts, stated either specifically or in general terms, or as conclusions of law or fact, shall

be conclusive proof of the truthfulness thereof. Any person, including Buyer, Trustee or Beneficiary, may purchase at the sale.

6. The Buyer requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address hereinabove set forth.

7. For any statement regarding the obligations secured hereby, Beneficiary may charge the maximum amount permitted by law at the time of the request therefor.

8. This contract which includes those additional terms and conditions set forth on the reverse side hereof, contains the entire agreement of the parties leach acknowledging that no promise has been made to compensate Buyer for referring Seller or customers to the other), binds jointly and severally all signing as Buyer, their, heirs; representatives, successors and assigns.

8. This contract which includes those additional terms and conditions set forth on the reverse side hereof, contains the entire agreement of the parties leach acknowledging that no promise has been made to compensate Buyer for referring Seller or customers to the other), binds jointly and severally all signing as Buyer, their, heirs; representatives, successors and assigns.

NOTICE: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder. Some contractors are required by law to be licensed and regulated by the Contractor's State License Board. Any questions concerning a contractor may be referred to the Registrar of the Board whose address is 1800 Industrial Road, Las Vegas, Nevada 89102. CLARK STATE OF NEVADA, COUNTY OF 2 7/26/90 FOR NOTARY STAMP before me, the undersigned, a notary public in and for said Paul R. Zimmerman known to me to be the person state, personally appeared Notary Public-State Of Novada whose name is subscribed to the within instrument, as a WITNESS thereto, who being by me duly sworn, deposes and says: That he resides in Carson City and that he was present and saw John W. Ovrid COUNTY OF CLARK J.E. MASSEY Commission Expires wife Mickie J. Ovrid personally known to him to be the Oct. 25, 1993 same person(s) described in and whose name(s) are subscribed to the within instrument as buyer/ trustor(s), execute and deliver the same, and said buyer/trustor(s), acknowledged to said affrant that (11c) (she) (they) executed the same and that said affiant subscribed his name thereto as a WITNESS my hand and official seal. J.E. Masse Name (Typed or Printed FOR VALUE RECEIVED, the undersigned does hereby sell, grant, assign and transfer to Union Mortgage Company or its assigns (hereinafter "Assignee"), all of its right, title and interest in and to the Lien Contract and Deed of Trust of real property set forth above and on the reverse side hereof, in accordance with that certain Contractor's Agreement entered into between the undersigned and Assignee and which is referred to and incorporated herein by this reference as though fully set forth; and all money due or to become due thereon, with interest, and all rights accrued or to accrue undersaid Lien Contract and Deed of Trust, and Contractor's Agreement.

Water Systems Of Western Nevada Too ASSIGNMENT OF LIEN CONTRACT AND DEED OF TRUST dba: Culligan Water Cond ugust 2 STATE OF NEVADA, COUNTY OF JAJONSIA FOR NOTARY STAMP 1990 commissioned and sworn, personally appeared Melissac NOTARY PUBLIC selin Western NevInc dba: Culligan Water Cond STATE OF NEVADA Water Systems of County of Washoe the within instrument, and also known to me to be the person who executed in on behalf of the **CHERYE PUFF** Corporation/Company therein named, and acknowledged to me that such Corporation/Company My Appointment Expires Oct. 12, 1993 IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal, the day and year in this certificate first above written RETURN TO: UNION MORTGAGE CO., INC. P. O. BOX 515929 DALLAS, TEXAS 75251-5929 214/680-3134 SPACE BELOW THIS LINE FOR RECORDER'S USE . INDEX AS DEED OF TRUST AND NOTE TO RECORDER: See reverse of this document for request for special notice. REQUESTED BY REQUEST FOR SPECIAL NOTICE Mort Submitted For Recordation IN OFFICIAL RECORDS OF By and Return to DOUGLAS CO. NEVADA OCT -3 A11:15

Union Mortgage Company, Inc. Office Address 13151 Emily Street City. Dallas, Texas 75240

State Zip

SUZANNE BEAUOREAU O 99 RECORDER 235**89**3 PAID K13-DEPUTY BOOK 1090 PAGE 442