

1 \$7,500.00

Nov 1, 1991

2 PROMISSORY NOTE

3 FOR VALUE RECEIVED, DE ETTA JEAN CLEVELAND, promises to pay  
4 to DOROTHY A. KLEIST the sum of SEVEN THOUSAND FIVE HUNDRED  
5 DOLLARS (\$7,500.00), including interest, said principal and  
interest to be paid in the following manner:

6 The entire amount of principal and interest shall  
7 be due and payable upon demand.

8 The undersigned makers promise and agree that in the event  
9 they, or either of them, shall make a general assignment for the  
10 benefit of creditors or be adjudged bankrupt, or shall be in  
11 default in the making of any payments hereunder, then upon the  
12 happening of any one of such events, the whole sum of principal  
shall be become forthwith due and payable although the time of  
maturity as expressed in this promissory note shall not have  
arrived. There shall be no prepayment penalty on this promissory  
note.

13 The undersigned promises and agrees that in case any suit or  
14 legal or equitable action is instituted to collect this note, or  
any portion thereof, to pay all costs and expenses and attorney's  
fees in said suit or action, the same to be included in any  
judgement obtained on this note.

15 The maker and endorser severally waives presentment for and  
16 nonpayment of this note, and all defenses on the ground of any  
17 extension of time of payment that may be given by the holder or  
holders to them or either of them and/or any other defenses which  
they or either of them might or could have.

18 This note is secured by a Second Deed of Trust on that  
19 certain real property located in Douglas County, Nevada.

20  
21   
22 DE ETTA JEAN CLEVELAND

Robert A. Grayson  
Attorney At Law  
300 South Curry Street  
Carson City, Nevada 89703  
(702) 882-6878

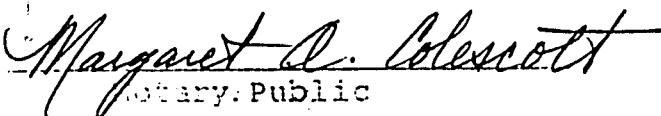
STATE OF NEVADA  
COUNTY OF DOUGLAS

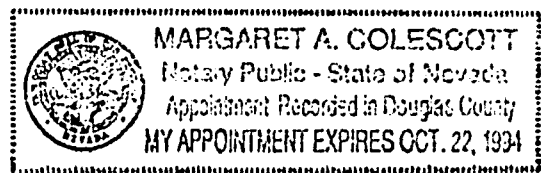
On this 1<sup>st</sup> day of November 1991, before me, Margaret A. Colescott,  
the undersigned Notary Public, personally appeared De Etta Jean Cleveland and  
Dorothy A. Kleist

( ) Personally known to me.

(X) Proved to me on the basis of satisfactory evidence to be the person(s)  
whose name(s) are subscribed to the within instrument, and  
acknowledged that they executed it.

WITNESS my hand and official seal.

  
Notary Public



264068

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REQUESTED BY

Dorothy Kleist

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'91 NOV -1 A11 :03

SUZANNE BEAUDREAU  
RECORDER

**264068**

\$<sup>00</sup>6 PAID KQ DEPUTY

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