

M77005 TO

AFFIDAVIT
The Lawrence N Pell and Mercedes A Pell Trust
April 30, 1986

STATE OF)
) SS:
COUNTY OF)

We, Lawrence N Pell and Mercedes A Pell, Settlor and Trustees of that revocable trust, known as The Pell Family Trust, dated April 30, 1986 (the "TRUST"), entered into a loan transaction with NOVUS Financial Corporation (the "LENDER") on July 23, 1998 and encumbered for Lender's benefit certain TRUST real property to secure said loan, on oath hereby declare as follows:

1. That Lawrence N Pell and Mercedes A Pell are the properly appointed, duly qualified and currently acting trustees (the "Trustee") of the TRUST, whose address is

1053 Tenabo Street, Gardnerville, Nevada

2. That the TRUST has full and complete title and beneficial interest in and to that certain real property described in the attached Exhibit A and by this reference made a part of this Affidavit;

3. That the TRUST Agreement, attached hereto, is in full force and effect, has not been revoked as of the day and date stated below, the Trustee has the power and authority to encumber the TRUST property by a mortgage, Deed of Trust or such other means the effect of which is to encumber the property or create a lien or interest in favor of the Lender to fully secure such loan or loans.

DATE: 7-23-98

Lawrence N. Pell

Lawrence N Pell, Settlor

Mercedes A. Pell

Mercedes A Pell, Settlor

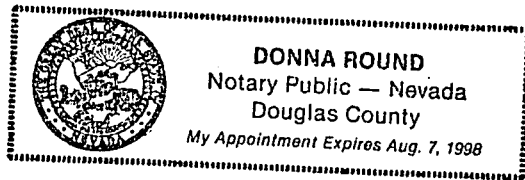
STATE OF)
) SS
COUNTY OF)

On July 23, 1998 before me, Donna Round, personally appeared Lawrence N. Pell and Mercedes A. Pell, personally known to me (or 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.

WITNESS my hand and official seal.

Signature Donna Round

(Seal)



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DATE: 7-23-98

Lawrence N. Pell

Lawrence N Pell, Trustee

Mercedes A. Pell

Mercedes A Pell, Trustee

STATE OF Nevada)
) SS
COUNTY OF Douglas)

On July 23, 1998 before me, Donna Round, personally appeared Lawrence N. Pell and Mercedes A. Pell, personally known to me (or 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.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JUL 29 P12:40