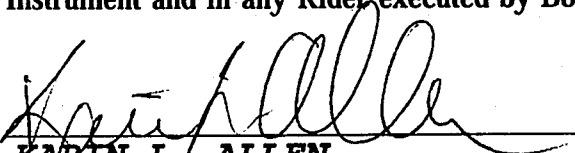


BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


KARIN L. ALLEN (Seal)
-Borrower


ROBERT R. ALLEN (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

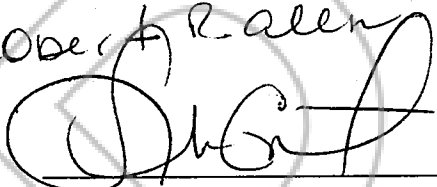
____ (Seal)
-Borrower

____ (Seal)
-Borrower

LOAN NO: 130615

STATE OF NEVADA, Douglas County ss.

This instrument was acknowledged before me on 6/19/01, by

Karin L. Allen and Robert R. Allen


My Commission Expires: 6/14/02



NEVADA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT with MERS
DRAW.MERS.NV.CVL.DT.13.WPF (0101DOCS\DEEDS\CVL\NV_MERS.CVL)

Form 3029 1/01
(page 13 of 13 pages)

WHEN RECORDED MAIL TO:

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

2001 JUN 25 PM 12: 16

LINDA SLATER
RECORDER

\$ 19.00 PAID BC DEPUTY

0517058

BK0601PG6338