



ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 11, IN BLOCK R, AS SHOWN ON THE MAP ENTITLED TOPAZ RANCH ESTATES, UNIT NO. 4, FILED FOR RECORD NOVEMBER 16, 1970, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 50212.

4. Borrower executing below is or will be the only legal owner of the Land.
5. It is Borrower's intent, and Borrower hereby promises, that the Home shall become and/or remain permanently affixed to the Land and that the Home shall be treated as real property under Nevada law.
6. To the extent that Borrower has not already done so, Borrower will take all steps required by the State of Nevada Department of Business and Industry Manufactured Home Division to complete and record an Affidavit of Conversion in the recorder's office in the county in which the Land is located and surrender the Certificate of Ownership for the Home.
7. The Home shall be assessed and taxed as an improvement to the Land.
8. All permits required by applicable governmental authorities for the Home have been obtained.
9. The foundation system for the Home complies or will comply with all laws, rules, regulations and codes and manufacturer's specifications applicable to the Home becoming a permanent structure upon the Land.
10. The wheels and axles for the Home have been or will be removed.
11. The Home is or will be permanently connected to a septic or sewer system and other utilities such as electricity, water, and gas.



This Affidavit is executed by Borrower pursuant to applicable state law and shall be recorded in the real property records in the jurisdiction in which the Home is located.

DATED this 18 day of July, 2005.

BORROWER:

John M. Saleen  
Name: John M. Saleen

Dawn D. Saleen  
Name: Dawn D. Saleen

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 18th day of July, 2005.

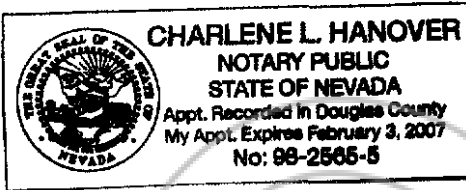
Charlene L. Hanover  
Printed Name

Charlene L. Hanover

NOTARY PUBLIC in and for the State of Nevada,  
residing at Douglas County, Nevada

My Commission Expires

2/3/2007



STATE OF NEVADA }

ss.

COUNTY OF Douglas

Before me, the undersigned Notary Public, on this day personally appeared Lanna Giles, known to me (or satisfactorily proven) to be the Asst. Vice-Pres. of PACIFIC CREST SAVINGS BANK, a bank corporation organized and existing under the laws of the State of Washington (the "Lender"), and who, first duly sworn upon oath, depose and say:

It is Lender's intent that the Home shall become and/or remain permanently affixed to the Land and that the Home shall be treated as real property under Nevada law.

This Affidavit is executed by Lender pursuant to applicable state law and shall be recorded in the real property records in the jurisdiction in which the Home is located.

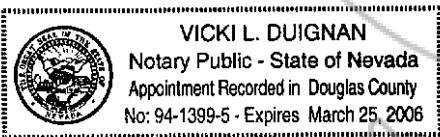
DATED this 18<sup>th</sup> day of July, 2005.

LENDER:

**Pacific Crest Savings Bank,**  
a bank corporation organized and existing under  
the laws of the State of Washington

By: Lanna Giles  
Name: Lanna Giles  
Its: Asst. Vice Pres.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 18<sup>th</sup> day of  
July, 2005



VICKI L. DUIGNAN  
Printed Name Vicki L. Duignan  
NOTARY PUBLIC in and for the State of Nevada  
residing at 255 Kingsbury Dr. Stateline, NV  
My Commission Expires 3/25/06 89449

**EXHIBIT "A"  
LEGAL DESCRIPTION**

Order No.: 050801187

The land referred to herein is situated in the State of Nevada,  
County of DOUGLAS, described as follows:

Lot 11, in Block R, as shown on the map entitled TOPAZ RANCH  
ESTATES, UNIT NO. 4, filed for record November 16, 1970, in  
the Office of the County Recorder of Douglas County,  
Nevada, as Document No. 50212.

Assessor's Parcel No. 1022-05-000-004.