

A.P.N. 1022-15-001-028

Record and Return to:

WELLS FARGO BANK, N.A.
FINAL DOCUMENTS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121-1663

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 5 Fee: 18.00
BK-1106 PG-3042 RPTT: 0.00



**MANUFACTURED HOME
AFFIDAVIT OF AFFIXATION**

0156257586

BEFORE ME, the undersigned notary public, on this day personally appeared

(type the name(s) of each Homeowner signing this Affidavit):

known to me to be the person(s) whose name(s) is/are subscribed below (each a "Homeowner"), and who, being by me first duly sworn, did each on his or her oath state as follows:

1. Homeowner owns the manufactured home ("Home") described as follows:

USED	1990	FLEETWOOD	
New/Used	Year	Manufacturer's Name	
BROOKFIELD/12449		60 X 28	
Model Name / Model No.		Length/ Width	
IDFLL12A12449BF	IDFLL12BC12449BF		
Serial No. 1	Serial No. 2	Serial No. 3	Serial No. 4

2. The Home was built in compliance with the federal Manufactured Home construction and Safety Standards Act.

3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer Manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice.

4. The Home is or will be located at the following "Property Address":

3990 GRANITE WAY, WELLINGTON, NV 89444

(Property Address)

5. The legal description of the real property where the Home is or will be permanently affixed ("Land") is:

See Attached Legal Description

6. The Homeowner is the owner of the Land or, if not the owner of the land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.

7. The Home is anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("permanently affixed"). The Homeowner intends that the Home be an immovable fixture and a permanent improvement to the Land.
8. The Home shall be assessed and taxed as an improvement to the Land
9. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:
- (a) All permits required by governmental authorities have been obtained;
 - (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of Property Address. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
 - (c) The wheels, axles, towbar or hitch were removed when the Home was, or will be, placed on the Property Address;
 - (d) The Home is (i) permanently affixed to a foundation, (ii) has the characteristic of site-built housing, and (iii) is part of the Land; and
 - (e) The Home is permanently connected to a septic tank or sewage system and other utilities such as electricity, water and natural gas.
10. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.
11. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the applicant that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.
12. A release of lien from each of the lien holders identified in paragraph 11 of this Affidavit has been shall be delivered to the commissioner of motor vehicles.
13. A homeowner shall initial only one of the following, as it applies to title to the Home:
- The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this affidavit.
 - The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
 - The certificate of title to the Home shall be has been eliminated as required by applicable law.
 - The Home shall be covered by a certificate of title.
14. The Homeowner designates the following person to record this Manufactured Home Affidavit of Affixation and upon its recording it shall be returned by the recording officer in the real property records where the home is to be located to same:
Name:
Address:
15. The Affidavit executed by Homeowner(s) pursuant to applicable state law.

IN WITNESS WHEREOF, Homeowner(s) has executed this Affidavit in my presence and in the presence of the undersigned witnesses on this 2nd day of NOVEMBER, 2006.

Jerry L. Lay
JERRY L. LAY -Borrower

Witness

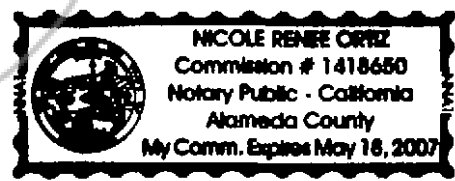
Witness

STATE OF California)
COUNTY OF Alameda) ss.:

On the 2nd day of November 2006 in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared JERRY L. LAY

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Nicole Renee Ortiz
Notary Signature
Nicole Renee Ortiz
Notary Printed Name



Notary Public; State of California
Qualified in the County of Alameda
My commission expires May 18 2007

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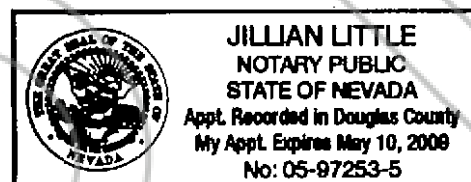
Leader's Statement of Intent:

The undersigned ("Lender") intends that the Home be an immoveable fixture and a permanent improvement to the Land.

WELLS FARGO BANK, N.A.

Lender

By: [Signature]
Authorized Signature



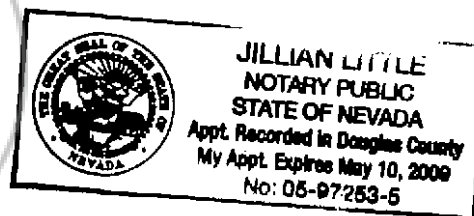
STATE OF Nevada)
COUNTY OF Douglas) ss.:

On the 7 day of November in the year 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared

M. Harris
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

[Signature]
Notary Signature
Jillian Little
Notary Printed Name

Official Seal:



Notary Public; State of Nevada
Qualified in the County of Douglas
My commission expires May 10, 2009

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Property described herein and is to be filed for record in the records where conveyances of real estate are recorded.

(Page 4 of 5)
EC228G Rev. 12/22/05

EXHIBIT 'A'

**LOT 5, IN BLOCK B. 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 DOULGAS COUNTY, NEVADA, AS DOCUMENT NO. 50212.**

