

Lincoln County

WHEN RECORDED, MAIL TO:

FIRST SECURITY BANK OF Utah
NATIONAL ASSOCIATION
TIMEWAY DEPARTMENT
Cedar City, Utah 84720

56984
FILED AND RECORDED AT RECORDER'S OFFICE
1st Security Bank of Utah
Aug. 1, 1975
AT 1 MINUTE PAST 1 O'CLOCK
LINCOLN COUNTY, NEVADA, RECORDS

SPACE ABOVE THIS LINE FOR RECORDER'S USE

No. July 21 1975 \$ 8,081.40

HOME IMPROVEMENT MORTGAGE NOTE

FOR VALUE RECEIVED, we the undersigned, jointly and severally, promise to PAY TO THE ORDER OF FIRST SECURITY BANK OF Utah, N.A. at its banking house in Cedar City, Utah the sum of EIGHT THOUSAND EIGHTY ONE DOLLARS AND 40/100 DOLLARS principal and interest, in lawful money of the United States of America, payable in 60 equal successive monthly installments of ONE HUNDRED THIRTY FOUR & 69/100 Dollars each, commencing on the 25th day of August, 1975, and continuing on the same day of each and every month thereafter until the 25th day of July, 1980, when the entire balance and principal then unpaid shall become due and payable.

The writing of credit life or accident and health insurance is not a factor in the approval of this extension of credit. By signing below, Maker indicates his desire to have Contract Holder apply for (check one)
Credit Life Insurance only at a cost of \$
XXX Credit Life and Accident & Health Insurance at a cost of \$ 682.89 for a period of months from the date of this note.

THE FOLLOWING DISCLOSURES ARE MADE IN COMPLIANCE WITH FEDERAL AND STATE LAW. BY SIGNING BELOW, BORROWER ACKNOWLEDGES RECEIPT OF A COPY OF SAID DISCLOSURES.

SALE

Table with 2 columns: Loan items (Amount of loan, Credit Life Insurance, etc.) and Sale items (Total Cash Price, Less Down Payment, etc.). Includes an ANNUAL PERCENTAGE RATE of 12.00%.

To secure the payment of this Note, the maker hereby mortgages to the payee, his (its) successors and assigns, the real property situated at 620 Wadsworth St., Panaca, Lincoln Nevada 89042

LEGAL DESCRIPTION

620 Wadsworth St., Panaca, Lincoln Nevada 89042

PROVIDED that if the makers shall pay to the payee, his (its) successors or assigns, all sums due as hereinbefore set forth in the said Note, time being of the essence THEN SAID MORTGAGE SHALL BE VOID, otherwise it shall remain in full force and effect. Upon default, this mortgage may be foreclosed.

Signatures of James Clyde Simkins (Maker) and Beverly Simkins (Co-Maker). Includes witness signatures.

TWO COPIES OF NOTICE OF RIGHT OF RESCISSION MUST BE FURNISHED TO BORROWER

CERTIFICATE OF ACKNOWLEDGEMENT

STATE OF Utah COUNTY OF Iron On the 31 day of July 1975, personally appeared before me James Clyde Simkins and Beverly Simkins, the signers of the within instrument, who duly acknowledged to me that they executed the same.

Notary Public signature and name.

My Commission Expires February 24, 1979 Residing at Cedar City, Utah