

UNION MORTGAGE COMPANY, INC.

LIEN CONTRACT AND DEED OF TRUST WITH FEDERAL DISCLOSURE AND RESIDENT FURNISHING SERVICE Incorporating Federal Truth in Lending Disclosures

5227455

NOTICE TO THE BUYER (1) Do not sign this agreement before you read it or if it contains any blank space. (2) You are entitled to a complete take on copy of this agreement. (3) Under the law, you have the right to pay off or refinance the full amount due and to obtain a partial refund of the finance charge, if any, provided for herein. (4) If you desire to pay off or refinance the full amount due, the amount of the refund you are entitled to, if any, will be furnished to you upon request.

Buyer: Alvin E. Sunset Suite 404-10, Las Vegas
Contract No. 5227455
Seller: Robert E. Dunn, 2nd Street Smith, Alamo, Nev
Description of Goods and Services (Itemize in detail):
Windows and hang dry wall

Total \$ 1937.00

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments | Total Sale Price |
|--|---|---|--|--|
| The cost of your credit, expressed as a percentage of the amount financed. | The dollar amount the credit will cost you. | The amount of cash the lender will pay you. | The amount you will have paid after you have made all payments as scheduled. | The total cost of your purchase on credit, including the finance charge. |
| 17.99% | \$ 826.80 | \$ 2027.00 | \$ 2848.80 | \$ 2848.80 |

Your payment schedule will be:
Number of Payments: 48
Amount of Payments: \$ 59.33
When Payments Are Due: Approximately 30 to 45 days after completion
Monthly Payment

By signing this security instrument on the goods or property here purchased and on the land located at 2nd Street Smith, Alamo, Nevada, hereinafter referred to as the "premises," you hereby assume the responsibility of the debt of this loan on its original terms. If you fail to make a payment in full, you will be charged 5% of the amount of the past due payment or 25.00% whichever is less, but not less than \$2.00. If you fail to pay any of your payments, you may be entitled to a refund of part of the finance charge. See Terms and Conditions for additional information about late payments, default, any required payments in full before the scheduled date and prepayment penalties.

STATEMENT OF INSURANCE
ANY PROPERTY INSURANCE WRITTEN IN CONNECTION WITH THIS SALE MAY BE OBTAINED BY BUYER THROUGH ANY AGENT IN THE AREA.
CREDIT LIFE AND ACCIDENT DISABILITY INSURANCE ARE NOT REQUIRED IN CONNECTION WITH THIS SALE. No charge will be made for such insurance and same will be obtained unless Buyer so indicates on this form and desires the insurance policy.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
TERMS AND CONDITIONS OF CONTRACT
A. PAYMENT: Buyer agrees to pay to the lender the amount of \$ 1937.00 as stated in the Schedule of Payments.

| | | |
|---|-------------|------------|
| TAXES | SALES TAX | \$ 0.00 |
| PROPERTY TAX | OTHER TAXES | \$ 0.00 |
| 1. CASH PRICE | | \$ 1937.00 |
| 2. CASH DISCOUNTS (State Discount) | | \$ 0.00 |
| 3. UNPAID BALANCE OF CASH PRICE (1 - 2) | | \$ 1937.00 |
| 4. INSURANCE PREMIUM (BY SELLER OR BUYER) | | \$ 0.00 |
| 5. TITLE SEARCH | \$ 85.00 | \$ 85.00 |
| 6. AMOUNT FINANCED (3 - 4 - 5) | | \$ 2027.00 |
| 7. FINANCE CHARGE | \$ 826.80 | \$ 826.80 |
| 8. ANNUAL PERCENTAGE RATE | 17.99% | 17.99% |
| 9. TOTAL OF PAYMENTS (6 + 7) | \$ 2848.80 | \$ 2848.80 |
| 10. BALANCE PAYMENTS | \$ 59.33 | \$ 59.33 |

Buyer agrees to pay to the lender the amount of \$ 1937.00 as stated in the Schedule of Payments.
Buyer agrees to pay to the lender the amount of \$ 59.33 as stated in the Schedule of Payments.
Buyer agrees to pay to the lender the amount of \$ 59.33 as stated in the Schedule of Payments.

11. PREPAYMENT: Buyer may prepay the obligation under this agreement in full at any time and in any amount without penalty. If the full amount is prepaid, the lender will refund to Buyer the unearned portion of the Finance Charge calculated under the terms of this agreement. The refund shall be calculated on the basis of 100% of the Finance Charge and shall be made at the time of the prepayment.
12. TERMS AND CONDITIONS OF CONTRACT: Buyer promises to pay to the lender the amount of \$ 1937.00 as stated in the Schedule of Payments and to pay to the lender the amount of \$ 59.33 as stated in the Schedule of Payments.

Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.
Buyer is hereby informed that the amount of \$ 0.00 shall be paid to the lender as a condition of the loan.

13. TERMS AND CONDITIONS OF CONTRACT: Buyer promises to pay to the lender the amount of \$ 1937.00 as stated in the Schedule of Payments and to pay to the lender the amount of \$ 59.33 as stated in the Schedule of Payments.
14. TERMS AND CONDITIONS OF CONTRACT: Buyer promises to pay to the lender the amount of \$ 1937.00 as stated in the Schedule of Payments and to pay to the lender the amount of \$ 59.33 as stated in the Schedule of Payments.

Buyer: Alvin E. Sunset Suite 404-10, Las Vegas
Seller: Robert E. Dunn, 2nd Street Smith, Alamo, Nev
Date of Contract: 11/11/89
Buyer's Signature: Alvin E. Sunset
Seller's Signature: Robert E. Dunn

OTHER TERMS AND CONDITIONS

1. This instrument is made in full satisfaction of the debt secured by the promissory note hereto attached, and the same shall be void and of no effect if the debt is not so satisfied.

2. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

3. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

4. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

5. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

6. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

7. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

8. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

9. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

10. The grantor hereby warrants and covenants that the premises hereinafter described are his own, that he has the right to sell the same, and that the same are free from all liens, claims, and encumbrances, and that he has the right to execute this instrument.

NOTICE Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

Some provisions are required by law to be licensed and regulated by the Consumer's State License Board. Any questions concerning a contract may be referred to the Registrar of the Board whose address is 1880 Industrial Road, Las Vegas, Nevada 89102.

STATE OF NEVADA COUNTY OF CLARK

On January 2, 1980, before me, the undersigned, a Notary Public in and for said State of Nevada, appeared **Don Van Jaarsell**, known to me to be the person whose name is subscribed to the foregoing instrument, and he acknowledged to me that he executed the same for the purposes and consideration therein expressed.

NOTARY T. DUNN Notary Public, Nevada



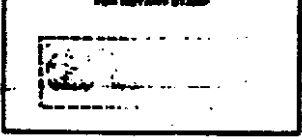
ASSIGNMENT OF LIEB CONTRACT AND DEED OF TRUST

THE VALUE RECEIVED BY THE ASSIGNEE HEREIN IS THE FULL PAYMENT OF THE DEBT SECURED BY THE PROMISSORY NOTE HERETO ATTACHED, AND THE SAME SHALL BE VOID AND OF NO EFFECT IF THE DEBT IS NOT SO SATISFIED.

January 2, 1980 KINGSTON INC

STATE OF NEVADA COUNTY OF CLARK

On January 2, 1980, before me, the undersigned, a Notary Public in and for said State of Nevada, appeared **Don Van Jaarsell**, known to me to be the person whose name is subscribed to the foregoing instrument, and he acknowledged to me that he executed the same for the purposes and consideration therein expressed.



Witness my hand and the seal of my office this 2nd day of January, 1980.

T. DUNN, Notary Public, Nevada

RETURN TO:
UNION MORTGAGE CO., INC.
 P. O. BOX 515225
 DALLAS, TEXAS 75251-5225
 214/680-3134

INDEX AS DEED OF TRUST AND REQUEST FOR SPECIAL NOTICE

Submitted for Recordation
 By and Return to

Union Mortgage Company, Inc.
 18976 Dallas Parkway
 Suite 2700
 Dallas, TX 75248

81307

Don Van Jaarsell at 11:20 AM

Union Mortgage Co., Inc.
 January 21, 1980

FRANK C. HILEY

1980

JAN 21 1980