

DO NOT DESTROY THIS NOTE: When paid, this Note together with the Deed of Trust securing same must be surrendered to Trustee for cancellation before reconveyance is made.

Note Secured by Deed of Trust
(INSTALLMENT-INTEREST INCLUDED)

No. _____

\$ 19,000.00 Nevada, September 15, 1994

In installments as herein stated, for value received, I promise to pay to _____
Sandra L. Sears

or order at Las Vegas, Nevada or as directed

the sum of Nineteen Thousand (\$19,000.00) DOLLARS,

with interest from October 1, 1994 on unpaid principal at the rate of
Nine (9) per cent per annum; principal and interest payable in installments of
\$200.00 Two Hundred Dollars

or more on the same day of each and every month, beginning on the
1st day of October, 1994 and continuing for
14 years and 0 months.

It is hereby expressly understood and agreed that this deed of trust and the Promissory Note secured hereby shall become due and payable forthwith at the option of the beneficiary if the trustor shall convey away the above described premises or if the title thereto shall become vested in any other person or persons in any manor whatsoever.

In the event that any installment called for in this note is paid ten (10) days past their due date there shall be a 10% penalty for each installment so paid late.

Reservin to the payor of this note the privledge to pay a whole or part of this note at any time and without penalty of prepayment.

Total balance to be paid within five (5) years of above date.

Each payment shall be credited first on interest then due and the remainder on principal; and interest shall thereupon cease upon the principal so credited. Should interest not be so paid it shall thereafter bear like interest as the principal, but such unpaid interest so compounded shall not exceed an amount equal to simple interest on the unpaid principal at the maximum rate permitted by law. Should default be made in payment of any instalment of principal or interest when due the whole sum of principal and interest shall become immediately due at the option of the holder of this note. Principal and interest payable in lawful money of the United States. Should the holder of this note be required to engage an attorney to enforce any provision of this note or Deed of Trust securing same, in any proceeding brought by the undersigned in a Court of Equity or law, or under the Bankruptcy Act, the undersigned promises to pay said sums as the court may fix as attorney's fees. This note is secured by a Deed of Trust, of even date, to Lawyers Title of Nevada, Inc., a Nevada corporation.

Sandra L. Sears

William S. Alfonso

COPY

No. 102437
FILED AND RECORDED AT REQUEST OF
Sandra Sear
September 26, 1994
AT 20 MINUTES PAST 10 O'CLOCK
A.M. IN BOOK 111 OF OFFICIAL
RECORDS, PAGE 64 LINCOLN
COUNTY, NEVADA.
Yuriko Setzer
COUNTY RECORDER
By Lelia Boucher, Deputy