



After recording, return to:
The CIT Group/Sales Financing, Inc.
P.O. Box 24610
Okla. City, OK 73124

DEED OF TRUST AND ASSIGNMENT OF BENEFICIARY'S INTEREST

Table with columns: NAMES AND ADDRESSES OF TRUSTOR(S), BENEFICIARY, ADDRESS, TRUSTEE, ADDRESS, TRANSACTION, DATE OF TRANSACTION, DATE FINAL PAYMENT DUE, TOTAL OF PAYMENTS. Includes details for Isaac T. Spencer & Judith A. Spencer, Nationwide Homes, Inc., and COW County Title Co.

THE WORDS "I," "ME" and "MY" REFER TO ALL TRUSTORS INDEBTED ON THE SECURITY AGREEMENT SECURED BY THIS DEED OF TRUST. THE WORDS "YOU" AND "YOUR" REFER TO BENEFICIARY OR ASSIGNS.

To secure payment according to the terms of a Security Agreement which I signed today (a copy of which is attached hereto and which is incorporated herein) and to secure all my other and future obligations to you unless prohibited by applicable law, each of the undersigned grants, bargains, sells and conveys to the Trustee named above, in trust, with power of sale, the real estate described below and all present and future improvements on the real estate, which is located in Nevada, County of Lincoln

SEE ATTACHED EXHIBIT A

PROMISE TO PAY

I will pay all obligations secured by this Deed of Trust according to their terms and, if I do, then this Deed of Trust will be null and void.

TAXES—LIENS—INSURANCE

I will pay all taxes, liens, assessments, obligations, encumbrances and any other charges against the real estate, whether superior or inferior to the benefit of the Deed of Trust, and maintain insurance on the real estate in your favor in a form and amount satisfactory to you.

DEFAULT

If I default in paying any part of the obligation secured by this Deed of Trust or if I default in any other way, all my obligations to you, less refund of any finance charges which you have not yet earned, will become due, if you desire, upon delivery to the Trustee of a written notice setting forth the nature of my default and of your election to cause the property to be sold under this Deed of Trust.

APPOINTMENT OF TRUSTEE

I agree that you may, with or without cause, substitute and appoint a Trustee in place of the Trustee named above by recording an instrument where this Deed of Trust is recorded and providing the notice required by applicable law.

EXTENSIONS AND MODIFICATIONS

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this Deed of Trust will affect any other obligations under this Deed of Trust. Time is of the essence of this Deed of Trust.

WAIVER OF EXEMPTIONS

Each of the undersigned waives, to the extent allowed by applicable law, all marital rights, homestead exemption and all other exemptions relating to the above real estate.

Each of the undersigned requests that a copy of any notice of Trustee's sale under this Deed of Trust be mailed to him or her at Trustor's address(es) set forth above.

Date: APRIL 18, 1995
Isaac T. Spencer (Se)
Judith A. Spencer (Se)
JUDITH A. SPENCER (Se)

STATE OF NEVADA
COUNTY OF Lincoln } ss:

Before me this 18th day of April, 1995, personally appeared Isaac T. Spencer and Judith A. Spencer who acknowledged that they executed the above instrument freely and voluntarily and for the uses and purposes therein mentioned.

My commission expires 7-9-95



C.L. Flavion-Arnhart
Notary Public
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**BENEFICIARY'S ASSIGNMENT**

The Beneficiary of this Deed of Trust hereby assigns to The CIT Group/Sales Financing, Inc., having the address of P.O. Box 24610  
Okla. City, OK 73124, the within Deed of Trust and all right, title and interest of the Beneficiary therein. This Assignment shall bind and benefit the respective heirs, executors, administrators, successors and representatives of the parties hereto.

Beneficiary: Nationwide Homes, Inc.

By: *Michael D. Colbert*  
(Type or Print)  
(Signature)

Date: \_\_\_\_\_

STATE OF NEVADA  
COUNTY OF Clark } ss:

Before me this 18<sup>th</sup> day of April, 1995, personally appeared \_\_\_\_\_

Michael D. Colbert, President, Nationwide Homes, Inc.

(If by officer of corporation, then insert name of officer and title, name of corporation and state where incorporated), on behalf of the corporation (if applicable), who acknowledged that he

executed the above Beneficiary's Assignment freely and voluntarily and for the uses and purposes therein mentioned.

My commission expires 7-9-95 *C.L. Flavion-Arnhart*  
Notary Public



EXHIBIT A

All that real property situate in the County of Lincoln, State of Nevada,  
bounded and described as follows:

The East Half (E 1/2) of the Northwest Quarter (NW1/4) of the Southwest  
Quarter (SW 1/4) of the Southeast Quarter (SE 1/4) of Section 30, Township  
6 South, Range 61 East, M.D.B.&M., excepting a 50 foot access easement along  
the Northernmost portion.

TOGETHER WITH: A 1995 Goldenwest, 28X66, Serial /A/B GN 01 CAL FP22217

103426

FILED AND RECORDED AT RECORDS OFFICE OF  
LINCOLN COUNTY TITLE

MAY 9, 1995

15 MINUTES PAST 4 O'CLOCK

P. M. BOOK 113

SECTION PAGE 285 LINCOLN

COUNTY NEVADA

Yuriko Setzer

By Zeslie Boucher deputy