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HEN RECORDED, MAIL TO	• .	/ . ~	
CUMORAH CREDIT UNION PO BOX 70060 LAS VEGAS NEVADA	7		
89170-0060			
ricel ID Number:002_102_04 all Tax Statement To:	4		\
- DEBRA BRADFIELD 640 RONNOW ROAD PANACA NEVADA 89042			
- AMACA REVADA 05042			
REVOL	VING CREDIT DE	SPACE ABOVE THIS LINE FOR RE	CORDER'S USE
IIS DEED OF TRUST CONTAINS REDIT AGREEMENT WHICH PRO KIE OF INTEREST.	IS A DUE-ON-SALE PROVISION OVIDES FOR A REVOLVING LI	ON AND SECURES INDEBT NE OF CREDIT AND MAY CO	EDNESS UNCIER A INTAIN A VARIABLE
TO OF INTERES.			
THIS DEED OF TRUST	is made this	_ day of	
nong the Trustor, <u>DAHL D BRAT</u> TENANTS WITH RIGHT OF S	DFIELD AND DEBRA C BR	ADFIELD, HUSBAND NAD	WIFE AS JOINT
FIRST AMERICAN TITLE CO	OMPANY OF NEVADA	AS TEMPORES IN CONTROL	(herein "Trustee"),
d the Beneficiary, <u>CUMORAFI</u>	CREDIT UNION THE ST	ATE OF MEVADA	
	STERN AVEHUE LAS VEGA		
IN CONSIDERATION of the in	ndebtedness herein recited and	the trust herein created;	(herein "Lerider").
and dated the same date thereof (herein terms of the Credit Agres remade from time to tim Deed of Trust. The total (not including finance chand callection costs white	indebtedness due and to beco- juity Plan Credit Agreement and lay as this Deed of Trust, and a "Credit Agreement"). Lender hat a ment, which advances will be the Borrower and Lender conter- outstanding principal balance of the conter- cutstanding principal balance of the conter- tion may be owing from time to the content of the conten	d Truth-in-Lending Disclosure: a fall modifications, amendme as agreed to make advances to of a revolving nature and may mplate a series of advances to wring at any one time under to may vary from time to time, ar ime under the Credit Agreeme **********************************	s made by Borrower nits, extensions and b Borrower under the be made, repaid and b be secured by this le Credit Agreement d any other charges int) shall not exceed in \$2.2000.000.
#20# years	erein as the Maximum Principal re indebtedness under the Cred a from the date of this Deed of	it Agreement, if not sooner pak Trust.	i, is due and payable
(3) The performance of the	er sums advanced in accordances thereon at a rate which may covenants and agreements of it s and conveys to Trustee, in trust LE State of	y vary as described in the Cre Borrower herein contained; , with power of sale, the followin	dit Agreement.
	HEN EN / II / YEN/TING/ NEW	gun/by/nap/thereof/r	ECORDED////// .94
kot/341/of/3un/cord/max September/301/1932/as/r Of/Eincoer/County1/neva	(3 7 7/17 /17/3 / 10 7 / 40 / 40 / 40 / 40 / 40 / 40 / 40 /	/OFFICE/OF/THE/COUNT //////////////////////	
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BOOK 173 PAGE 51

PANACA	NEVADA	89042
(herein "Property Address");	(%446)	[76 Cose]
TOGETHER with all the improvements n appartenances and futures, all of which shall be of Trust; and all of the foregoing, together with leasehold) are hereinafter referred to as the "Pri	said amounts for the less	on the property, and all easements, rights, a part of the property covered by this Deed sehold estate if this Deed of Trust is on a
Complete if applicable: This Property is part of a condominium pr	oject known as <u>NA</u>	
This Property includes Borrower's unit and a	Ill Romanora sinhia ia tha an	immon elements of the condominium project.
this Property is in a Planned Unit Develop	oment known as <u>NA</u>	eby conveyed and has the right to grant and
that Borrower warrants and will defend generall encumbrances of record.	endumbered, except for end y the title to the Property a	Cumbinance of moord Decrease assessed
Borrower and Lender covenant and agree	as follows:	
 Payment of Principal, Finance Cha amounts borrowed under the Credit Agreement, as provided in the Credit Agreement. 	arges and Other Charges. all finance charges and ap	· · · · · · · · · · · · · · · · · · ·
2. Funds for Taxes and Insurance. Borrower to pay to Lender on the day monthly pa Agreement, until all sums secured by this Deed of the yearly taxes and assessments (including comay attain priority over this Deed of Trust, and ginstallments for hazard insurance and flood insured to time by Lender on the basis of assessments.	ayments of principal and fina of Trust are paid in full, a su adominium and planned uni wound rents on the Property rance if applicable all sers	um (herein "Funds") equal to one-twelfth of hit development assessments, if any) which y, if any, plus one-twelfth of yearly premium
obligated to make such payments of Funda to La		a commercia micreoli dollower sugii not de

obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder

obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds, shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such acceptant in made or applicable law requires such interest to be paid.

be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender

be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

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BOOK 173 PAGE 52

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which has the address of _

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 22 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Credit Agreement and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, second, (in the order Lender chooses) to any finance charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement.

charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Except to the extent that any such charges or impositions are to be made to Lender under paragraph 2, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all amounts due under this paragraph have been paid when due.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," floods, and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. Unless Lender in writing requires otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy, and the amount of coverage shall be no less than the Maximum Principal Balance plus the full amount of any lien which has priority over this Deed of Trust.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust, or other security agreement with a lien which has priority over this Deed of Trust.

deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender, Lender may make proof of loss if not made promptly by Borrower. All insurance proceeds are hereby assigned to Lender and shall be paid to Lender to the extent of all sums secured by this Deed of Trust, subject to the terms of any mortgage, deed of trust or security agreement with a lien which has priority over this Deed of Trust, Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restore or repair the Property, if it is economically feasible to do so.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments, Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and the constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable altorneys' fees, and take such action as is necessary to protect Lender's interest. Any amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower reguesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Deed of Trust. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such lienor.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

Qualified any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, to the extent of any indebtedness under the Credit Agreement, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made.

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PAGE 1

by the original Borrower and Borrower's successors in interest. Any forturance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-algners. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Deed of Trust, but does not execute the Credit Agreement, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable under the Credit Agreement or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations or amendments with regard to the terms of this Deed of Trust or the Credit Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower as provided herein. Any notice provided for in this

Deed of Trust shall be deemed to have been given to Borrower as provided nerein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Deed of Trust shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Credit Agreement which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Credit Agreement are declared to be severable. As used herein, "costs," expenses" and "attorneys" fees" include all sums to the extent not prohibited by applicable law or fimited herein.

14. Prior Mortgage or Dead of Trust; Modification; Future Advance. Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Deed of Trust by which that security agreement is modified, amended, extended, or renewed, without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior mortgage, deed of Irust, or other security agreement without the prior written consent of Lender.

15. Borrower's Copy. Borrower shall be furnished a copy of the Credit Agreement and a conformed copy of this Deed of Trust at the time of execution or after recordation hereof.

16. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter into with Lender, st Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

17. Walver of Homestead Exemption. To the extent permitted by law, Borrower hereby waives the benefit of the homestead exemption as to all sums secured by this Deed of Trust.

Waiver of Statutes of Limitation. Borrower hereby waives, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Deed of Trust.
 Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other

19. marger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

20. Notice of Transfer of the Property; Advances after Transfer. Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer. Even if Borrower transfers the Property, Borrower will continue to be obligated under the Credit Agreement and this Deed of Trust unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

entitle the person signing it to receive advances under the Credit Agreement.

21. Transfer of the Property. Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property.

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 berent. The position shall provide a particular to the least that the

if Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 22 hereof.

paragraph 22 hereof.

22. Default; Termination and Acceleration; Remedies. Each of the following events shall constitute an event of default ("event of default") under this Deed of Trust: (1) Borrower commits fraud or makes a material misrepresentation in connection with this Deed of Trust or the Credit Agreement; (2) Borrower does not meet



the repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Deed of Trust. If an event of default occurs, then prior to exercising any right or remedy provided for in this Deed of Trust and prior to acceleration, Lender shall give a "Notice of Default and Election to Sell" to Borrower as provided in paragraph 12 hereof specifying: (1) the event of default; (2) the action required to cure such event of default; (3) a date, not less than 35 days from the date the notice is mailed to Borrower, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of an event of reinstate after acceleration and the right to bring a court action to assert the nonexistence of an event of default or any other defense of Borrower to acceleration and sale. Lender will record the Notice of Default and Election to Sell. If the event of default is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 22, including, but not limited to, reasonable attorneys' fees.

If Lender Invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender shall mail copies of such notice in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. Trustee shall give public notice of sale to the persons and in the manner prescribed by applicable law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lander or Lender's designee may purchase the Primerty at any sale.

and place of any previously scheduled sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any coverant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the statements made therein. Trustee shall apply the proceeds of the sale in the following order:

[a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if

any, to the person or persons legally entitled thereto.

Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property pursuant to any power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Crecit Agreement had acceleration occurred; (b) Borrower cures all events of default; (c) Borrower pays all reasonable expenses incurred try Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies: as provided in paragraph 22 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust. shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

Reconveyance. This Deed of Trust secures a revolving line of credit and advances may be made, repaid, and remade from time to time under the terms of the Credit Agreement. When Borrower (1) has paid all sums secured by this Deed of Trust and (2) has requested that the revolving line of credit be canceled, Lender shall request Trustee by this beed or trust and (2) has requested that the revolving line of credit be canceled, Lenger shall request trustee to reconvey the Property and shall surrender this Deed of Trust and the Credit Agreement to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled thereto. To the extent permitted by law, Lender may charge Borrower a fee for such reconveyance and require Borrower to pay costs of recordation, if any.

25. Substitute Trustee, Lender, at Lender's option, may from time to time, remove Trustee and appoint a

successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

26. Assumption Fee. Lender may charge an assumption fee of \$ NA

REQUEST FO	R NOTICE OF DEFAULT AND FORECLOSURE
	STANK WOLLOWOOD ON DEEDS OF 14091
THE PROPERTY CYCLE THIS LIBERT OF ITLEST	the holder of any mortgage, deed of trust or other encumbrance with a lien to give Notice to Lender, at Lender's address set forth on page one of this sperior encumbrance and of any sale or other foreclosure action.
	rower has executed this Deed of Trust.
	Hall & Brydenie (Soal)
	DASE D BRADELECTO Horonor
	DEBRA C BRADFIELD (Seal)
STATE OF NEVADA, LINCOLN	County sa:
On april 24 200	personally appeared before me, a notary public,
DAHL D BRADFIELD AND DEBRA	C BRADFITELD , who acknowledged that they
executed the above instrument.	
MADIAWA MANGUA	Marian L. Suker
MARIAN L. JENKINS	/ Notary Public
White Pine County Nevada	777777
CERTIFICATE # 94-5311-17	County of LINCOLN State of Newada
APPT, EXP. OCT. 17, 2006	
TO TOUGHT.	REQUEST FOR RECONVEYANCE
TO TRUSTEE: The undersigned is the holder of the	e Credit Agreement secured by this Deed of Trust. Said Credit Agreement,
uvacanci muti an olinei indeptedness secti	fed by this Deed of Trust has been paid in full You am harabu diseased to
conversion choose whisesus and this Di	ed of itust, which are delivered berein; and to recovery without warmen.
an me estate flow field by you midel this i	Deed of Trust to the person or persons legally entitled therato.
Date:	
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VCassa Palmi	This time Community is a second secon
/Shace pelow	This Line Reserved For Lender and Recorder)
	/ /

PAGE

File Number: 152-2064607

EXHIBIT "A"

LEGAL DESCRIPTION

Parcel 1:

Lots 33 and 34, of Sun Gold Manor Unit No. 1, as shown by map thereof recorded September 30, 1952 as File No. 27842 in the Office of the County Recorder of Lincoln County, Nevada.

Parcel 2:

A non-revocable sewer line easement between Dennis H. Adair and Jeanne M. Adair, husband and wife to Dahl and Debbie Bradfield, husband and wife, and their assigns recorded April 30, 1982 in Book 49 page 529.

Parcei 3:

That portion of Lot 35, of Sun Gold Manor Unit No. 1, as shown by map thereof recorded September 30, 1952 as File No. 27842 in the Office of the County Recorder of Lincoln County, Nevada, described as follows:

Beginning at the platted NW corner of said Lot 35; thence S10°28'10"W a distance of 124.49 feet to the SW corner of said Lot 35; thence S85°E a distance of 8.31 feet to the adjusted SW corner; thence N12°52'07"E a distance of 124.23 feet; thence following described curve N81°19'22"W an arc of 13.48 feet to the point of beginning.

NOTE: The above metes and bounds description appeared previously in that document recorded March 8, 1994 as File 101600 in Plat Book A page 411.

THE ASSESSMENT OF THE STATE OF

ם הסס הדים

152-1064687

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