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ATTACHMENT

THIS DEED OF TRUST ("Security Instrument") is made on 10/28/91
in SHANE A. PONTEZ and BONNIE S. PONTEZ
("Borrower"). The trustee is NICHOLAS SPENCER
("Trustee"). The beneficiary is GREEN TREE FINANCIAL CORP.
under the laws of Delaware.

2951 SUMMIS SWIV SUTZ 175, RANCHO CORDOVA CA 95742
owner Lender the principal sum of NINETY NINE THOUSAND FIFTY HUNDRED TWELVE AND 55/100
Dollars (\$ U.S. \$ 99,625.55). This debt is evidenced by Borrower's note dated
the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid
entire, due and payable on 11/10/2021. This debt is secured by the debt evidenced by the Note; (a) the
payment of all other sums, with interest, and all expenses under this Security Instrument and the Note;
the payment of all other sums, with interest, and all expenses under paragraph 7 to protect the security of this Security
Instrument; and (c) the performance of Borrower's covenants and agreements under this Note.

For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following
property located in Eureka, County of Humboldt, State of California, described as follows:

All of the property located at WEST 19TH STREET, in the
City/Town/Village of EUREKA, County of HUMBOLDT,
State of CA, in which the Borrower has an ownership interest, less than or other legal
interest, this property is more particularly described on the schedule(s) attached
hereto as Exhibit A.

TOGETHER WITH a security interest in that certain
home, serial number KM1H9878T24807A6B
28 X 64

and to each Exhibit A after the Borrower has signed the deed of trust,
more detailed property description after the Borrower has signed the deed of trust,

The Borrower does hereby subrogate the lender of its assignee to obtain a
writ of execution on the trustee of this instrument.

NEVADA 89316 ("Property Address")

Nevada

NEVADA - Single Family - Purchaser/Mortgagee Miss UNIFORM MORTGAGE INSTRUMENT

Form 3029 GPO (100-05434) 10/00 90-2441 FORM MD-1-AV 8/1981

SARACEN'S SAWMILL, INC., ET AL., CLOUE, MN 56203 (100-05434) FORM MD-1-AV 8/1981

GT-1A2001

DEED OF TRUST

1998 RELEASE UNDER E.O. 14176

JULIE NO. 428439 TO
ESCTROW no. EU-32115-RP

Rancho Cordova, CA 95742
2951 Sunrise Blvd. #175

When recorded mail to:

OCE-2-7-97 03:28P County Homes Foothills SAC NC 18008628654 OCT-16-97 THU 10:56

Unless Lammer and Borwein otherwise agree in writing, any application of proceeds to principal shall not extend to the payment of interest.

carriers and lessors. Lessor may make proof of loss if lost article is damaged by breakage.

Unless Lessor and Lessee shall otherwise otherwise agree in writing, insurance proceeds shall be applied to replacement or repair of the Property damaged, if the restoration of repair is necessary would be lessened, due immediately to fire, lightning, explosion, accident, theft, or damage by water, or to the restoration of property to its original condition or value, whichever is less. If the restoration of repair is not economically feasible to Lessor, his security would be lessened, due immediately to fire, lightning, explosion, accident, theft, or damage by water, or to the restoration of the Property to its original condition or value, whichever is less. Security may collect the insurance proceeds. Lessor shall be entitled to repayment of the sums received by the Security Institution, whether or not less than due. The 90-day period will begin

All instruments policies and procedures shall be accessible to Leader and shall include a standard monitoring clause.

In the event of a total failure of the Property, the Proceeds shall be applied to the sum necessary to pay the debts and expenses of the sale.

DURKIN JR SWORN OF SILENCE A CERTAIN 10 APRIL 1945
IN VIEW, Leader is authority to collect and apply the proceeds, as in opinion, either to reacquisition or repayment of the property
of 10 the sums secured by this security instrument, whether or not due.
or 10 the sum received by this security instrument, whether or not due.

12. **Scholars and Artists Round:** Joint and Separate Library, Co-sponsors, 12.000 visitors and 250 performances of all types of art.

13. **Lawn Care.** If the lawn received by this Security institution is subject to a law which sets maximum lot charges, and that law is exceeded the interest of other lawn charges collected or to be collected will be limited to the amount of the security provided for in this Security instrument which is given by delivery in or before the time specified without any premium charge under the Note.

13. **Notices.** Any notice or other document provided under applicable law requires use of modern method. The notice shall be directed to the mailing address or any other address set forth above. Notice given by electronic means shall be deemed to have been given when delivered to the recipient's e-mail address or other electronic address. Any notice given by registered mail shall be deemed to have been given when deposited in the mail. Any notice given by facsimile or telephone shall be deemed to have been given when transmitted if the party receiving the notice confirms receipt.

14. **Entire Agreement.** This Security Instrument and the documents referred to in the exhibits hereto constitute the entire agreement between the parties. No provision of this Security Instrument or of any exhibit hereto may be modified except by a written instrument signed by both parties.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the state in which the Property is located. In the event that any provision of this Security Instrument or clause of the Security Instrument is held invalid, the remaining provisions of the Security Instrument shall remain in full force and effect.

13. Governing Law: Security instruments shall be governed by the laws of the State of New York.
14. Non-Assignment: No part of the Property shall be assigned or otherwise transferred to be severable.
15. Miscellaneous: In the event that any provision of this Agreement is held to be invalid or unenforceable, the parties shall interpret such provision so as to give it the greatest degree of validity, enforceability and effect possible under applicable law.
16. Borrower's Right to Retain: Borrower shall be given one non-transferable copy of the Note and the instrument and the original Note and the instrument shall be retained by Lender.
17. Transfer of the Property: If all or any part of the Property or a Beneficial Interest in Borrower, if it is sold or transferred to a third party, the transferor shall be liable to Lender for the amount of the principal balance of the Note and the instrument and the original Note and the instrument shall be delivered to the transferee.
18. Security Interest: Lender may file a financing statement in the office of the Secretary of State of the State of New York to perfect its security interest in the Property.
19. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
20. Notice: All notices shall be given in writing and shall be delivered personally or by certified mail, return receipt requested, to the address of the party to whom notice is directed.
21. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
22. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
23. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
24. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
25. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
26. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
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28. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
29. Governing Law: This Security instrument shall be governed by the laws of the State of New York.
30. Governing Law: This Security instrument shall be governed by the laws of the State of New York.

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The Property act is in violation of my Revolutionary Law, the procedure (two witnesses shall do it) to be appropriate in normal residential uses and to maintenance of the People.

Instruments) may be sold and one or more of those instruments without prior notice to Borrower. A sale may result in a change in the entity (known as the "Lien Servicer"), that collects timely payments due under the Note and this Security Instrument. The Lien Servicer of the Lien may be one of many changes of the Lien Servicer unrelated to a sale of this Note. It there is a change of the Lien Servicer, Borrower shall not be liable to the new Lien Servicer and the new Lien Servicer shall not be liable to Borrower.

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Form 3023-9190 (page 6 of 6)

DAHRSERS IN GREATER NWC, ST. GEORGE, NM 86023-11, 800-287-2441, FAX 505-21-AN 218181

The undersigned is the holder of the notes secured by this Deed of Trust. Said notes or documents, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby advised hereby, and so record, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

The undersigned is the holder of the notes secured by this Deed of Trust. Said notes or documents, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby advised hereby, and so record, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

STATE OF NEVADA
REGULATED FOR REVOCABILITY
EILEEN KARL
COUNTY OF LINCOLN
NOTARY PUBLIC

GLADY GOICORCHEA
MY APPOINTMENT EXPIRES 10/28/1998
APPOINTMENT RECORDS IN LINCOLN COUNTY
NOTARY PUBLIC - STATE OF NEVADA
NOTARY PUBLIC

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal to my office in said county of Lincoln, this day and year indicated, and this certificate first above written.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal to my office in said county of Lincoln, this day and year indicated, and this certificate first above written.

STATE OF NEVADA EILEEN KARL
COUNTY OF LINCOLN
ON October 27, 1997
At the time of this certificate being issued, a Notary Public
(or judge of a court authorized to act as the court may be), Shanie A. Fontes and
personally known (or proved) to me to be the person whose name is subscribed to the above instrument, who acknowledged
that he executed the instrument.

Social Security Number [REDACTED]
Social Security Number [REDACTED]

SHANE A. FONTES
BORN [REDACTED] [REDACTED]
(Seal)

SHANE A. FONTES
BORN [REDACTED] [REDACTED]
(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument
and in any addendum(s) executed by Borrower and recorded with it.

Adjustable Rate Rider
 Grandultimo Rider
 Condormatum Rider
 1-4 Family Rider
 Balloon Rider
 Planned Term Development Rider
 Rate Improvement Rider
 Second Notice Rider
 Other(s) (specify) _____

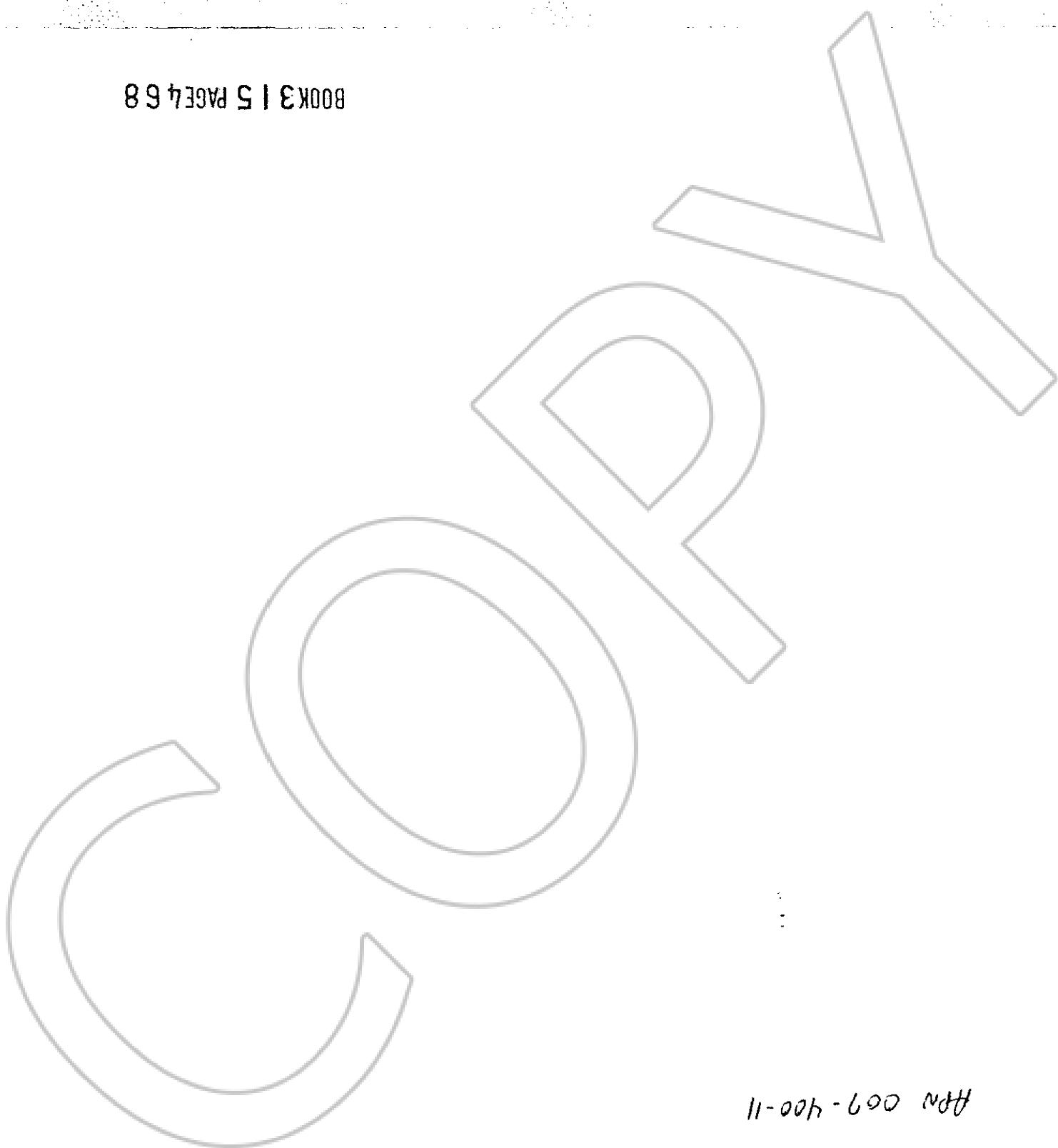
25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the coverages and agreements of each such rider shall be incorporated into and shall amend and supplement the coverages and agreements of this Security Instrument as if the rider(s) were a part of this Security

Power and duties conferred upon trustee herein shall be subject to applicable law.

legally entitled to it; Second person or persons shall pay any recompilation costs
23. Subpartite Trustee; Lender as its option, may from time to time remove Trustee and appoint a successor trustee
10 and trustee appointed hereunder. Without notice or cause of the Property, the successor trustee shall succeed to all the title,

is necessary the Company and shall submit under this Section any instrument and all notes evidencing any debt incurred by this Section

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A#N 069-400-11

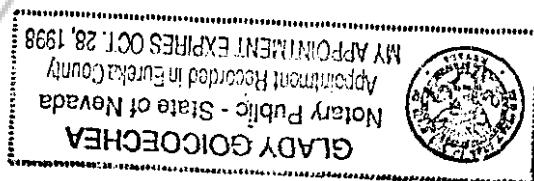
Parcel No. 1-A-3 as shown on the Parcel Map for AARON BUFFINGTON, filed in the office of the County Recorder of Eureka County on July 23, 1997, as File No. 167542, located in a portion of a redistricting of Parcel 1-A, Parcel Map File No. 137363, the third division of Parcel 2, Shady Meadows Estates a portion of the SW 1/4, Section 18, Township 21 North, Range 53 East, M.D.B. & M.

Exhibit "A" attached to deed of trust #EU-32115-RP

Notary ACKNOWLEDGMENT attached to Deed of Trust dated October 28, 1997 EU-
32115-RP/428439TO

COUNTY OF EUREKA)
STATE OF NEVADA)
ss.

On this 28 day of OCTOBER, 1997, personally appeared before me
Notary Public in EUREKA, County, State of Nevada,
Shane A. and Bonnie S. FOWLES, who acknowledged to me that they
freely and voluntarily and for the uses and purposes herein mentioned,
foregoing instrument, who acknowledged to me that they executed the same
known to me to be the person described in and who executed the
witness my hand and official seal.

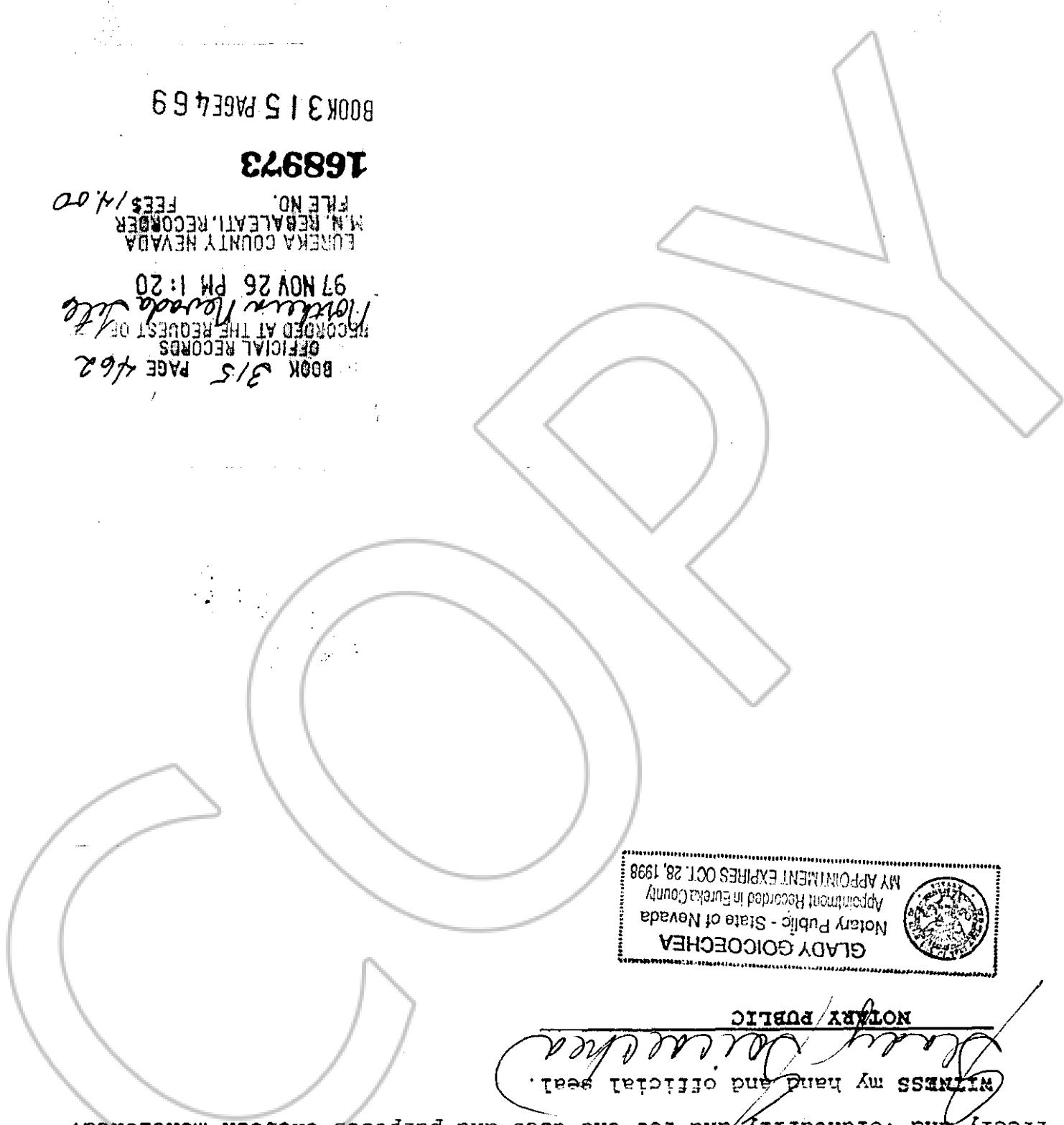


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168973

FILE NO. **M.N. REBALLETTI, RECORDER**
FEE \$ **14.00**
EUREKA COUNTY NEVADA

97 NOV 26 PM 1:20
RECORDED AT THE REQUEST OF
HARDWARE HOUSE LLC
OFFICIAL RECORDS
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Notary Public
Gladys Goicoechea
County of Eureka
State of Nevada
32115-RP/428439TO