

20060705-0003382

Fee: \$36.00
N/C Fee: \$0.00

07/05/2006 14:06:54
T20060117323

Requestor:
NORTH AMERICAN TITLE COMPANY

Frances Deane ARO
Clark County Recorder Pgs: 23

PIN: 176-21-810-122

AFTER RECORDING RETURN TO:
REPUBLIC MORTGAGE LLC

9580 W. SAHARA AVENUE
#200

LAS VEGAS, NV 89117

ATTN: FOLLOW-UP
DOCUMENTATION

GRANTEE:
REPUBLIC MORTGAGE LLC
DBA REPUBLIC MORTGAGE

9580 W. SAHARA AVENUE
#200

LAS VEGAS, NV 89117

610 2 D2 001 001

MAIL TAX STATEMENT TO:

9400 AQUEDUCT AVENUE

NORTH HILLS, CA 91343

80036RY

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JUNE 19, 2006, together with all Riders to this document.

(B) "Borrower" is ARTHUR A. BERNARDO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

Borrower is the trustor under this Security Instrument.

(C) "Lender" is REPUBLIC MORTGAGE LLC DBA REPUBLIC MORTGAGE

Lender is a NEVADA, LLC

NEVADA

#200, LAS VEGAS, NV 89117

(D) "Trustee" is NORTH AMERICAN TITLE COMPANY

LOAN #:
MIN:

organized and existing under the laws of
Lender's address is 9580 W. SAHARA AVENUE

NEVADA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
DOCUKNV1
DOCUKNV1.VTX 08/25/2005

Form 3029 1/01
(page 1 of 13 pages)

EXHIBIT 1

EXHIBIT 3

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

I understand that for the Interest Only Period my monthly payments will not reduce the Principal balance on my loan.

My monthly payments after the Interest Only Period will consist of both Principal and interest and will be higher unless I have made additional payments to reduce the Principal balance.

Borrows
- BORROWER -

6-29-06
- DATE -

This is a good example of a Note with 3 endorsements in blank.

PAY TO THE ORDER OF: Countrywide Bank, N.A.

WITHOUT RECOURSE

REPUBLIC MORTGAGE LLC

BY

Crystallene Medeiros
CRYSTALLENE MEDEIROS
POST CLOSING SUPERVISOR

[Sign Original Only]

Pay to the order of:

Countrywide Home Loans, Inc.

Without Recourse
Countrywide Bank, N.A.

By: Laurie Meder
Laurie Meder, SVP

Pay to the order of:

Without Recourse
Countrywide Home Loans, Inc.

By: Michelle Spolander
Michelle Spolander, SVP

Conv

MULTISTATE Interest Only ADJUSTABLE RATE NOTE - ONE YEAR LIBOR INDEX

FE-4265 (0603)

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DOCUMPOS

DOCUMPOS.VTX 03/27/2006

EXHIBIT 1

EXHIBIT 2