Deed of Trust Application No. 16103-L

THIS DEED OF TRUST Made this 23**r**d day of January , 19 79, between Richard Gardner and Nancy Gardner, Husband and herein called TRUSTOR, whose address is Wife

SILVER STATE TITLE COMPANY, a corporation, organized and existing under and by virtue of the laws Timothy R. Stoll and Phil Stoll, Husband of the State of Nevada, TRUSTEE, for and Wife, as Joint Tenants , herein called BENEFICIARY.

WITNESSETH: That Trustor irrevocably GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST. WITH POWER OF SALE, that property in the , County of Douglas State of Nevada, described as:

Lot 124, as shown on the Map of Skyland Subdivision No. 2, filed in the office of the County Recorder of Douglas county, State of Nevada, on july 22, 1959, Document No. 14668. Assessor's Parcel No. 05-033-09.

TOGETHER WITH all beach rights as contained in deed to Skyland Water Co., recorded February 5, 1960, in Book 1, Page 268, Document No. 15573, Official Records of Douglas County, State of Nevada.

TOGETHER WITH all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues, and profits thereof.

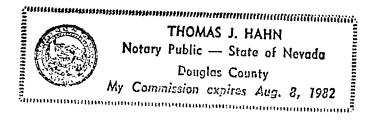
TO HAVE AND TO HOLD the same unto Trustee and its successors, for the purpose of securing a certain promissory note of even date herewith in the principal sum of Fifteen thousand and no/100 ---(\$ 15,000.00) with interest thereon, and with expenses and attorney's fees according to its terms, executed and delivered by Grantor to Beneficiary.

The following covenants, Numbers 1, 2, maximum insurable value, 3, 4 (10%), 5, 6, 7 (10%), 8 and 9 of NRS 107.030 are hereby adopted and made a part hereof.

All the provisions of this instrument shall inure to, apply to, and bind the heirs, executors, successors, and assigns of all the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all other genders.

IN WITNESS WHEREOF, Grantor has executed these presents the day and year first above written. 1000 111

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|------------------|-------------------------|---------------------|-----------------------|--|
| | | | Rich | ard Gardner |
| /m/ | | | 1/4/1 | Cy Hardner |
| STATE OF No | evada | ss. | Name | y Gardner |
| COUNTY OF | Douglas | 55. | | |
| On this | 25th day of | January , 19 | <u>79, before me,</u> | Thomas J. Hahn |
| a Notary Public | in and for said County, | personally appeared | Richard Gard | iner and Nancy Gardner |
| | | | | |
| known to me to b | e the person S | whose name | ice | subscribed to the foregoing instrument and |
| acknowledged th | ay/t hey | executed the sa | ame. | |
| The | man & How | and official seal | | FOR RECORDER'S USE |
| | TARY PUBLIC in an | • | | |
| My commis | sion expires | 8/8 , 19 | 82 | |
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DOUGLAS CO. NEVAD

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