

When Recorded Please Mail To:
Ketola and Johnson
%P. O. Box 10102
Zephyr Cove, Nevada 89448

Deed of Trust

Application No. 16963-1

THIS DEED OF TRUST Made this 6th day of April, 1982, between WILLIAM E. MILLER and MARY A. MILLER, husband and wife as Tenants in Common, whose address is 454 Posada Way, Fremont, California 94536

SILVER STATE TITLE COMPANY, a corporation, organized and existing under and by virtue of the laws of the State of Nevada, TRUSTEE, for RICHARD D. JOHNSON and LINDA JOHNSON, husband and wife as Joint Tenants to an undivided 1/2 interest and KENNETH KETOLA, herein called BENEFICIARY, a married man as his sole and separate property, as to an undivided 1/2 interest

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 B as set forth on the Ketola and Johnson Parcel Map being Lot 516 of Parcel "A", Summit Village filed for record February 11, 1981 in Book 281, Page 996, Document No. 53476, Official Records of Douglas County, State of Nevada. Assessor's Parcel No. 11-262-35.

IN THE EVENT THAT THE TRUSTORS SHALL SELL, TRANSFER OR CONVEY, OR CONTRACT TO SELL, TRANSFER OR CONVEY ALL, OR ANY PORTION OF PARCEL OF REAL PROPERTY DESCRIBED HEREIN, THE OBLIGATION SECURED BY THIS DEED OF TRUST SHALL BECOME DUE AND PAYABLE ALTHOUGH THE TIME OF MATURITY AS EXPRESSED THEREIN SHALL NOT HAVE ARRIVED. THE TERMS OF THE NOTES SECURED BY THE DEED OF TRUST MAY BE RENEGOTIATED AT THE OPTION OF THE BENEFICIARY.

This Deed of Trust secures two notes in the amounts of \$43,750.00 each.

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 EIGHTY SEVEN THOUSAND FIVE HUNDRED AND NO/100THS * * * * * (\$87,500.00) 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.

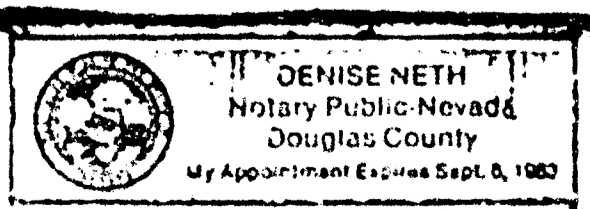
Charles E. Rogers
Witnessed by Charles E. Rogers

William E. Miller
WILLIAM E. MILLER
Mary A. Miller
MARY A. MILLER

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On April 7, 1982, before me, the undersigned, a Notary Public in and for said state, personally appeared Charles E. Rogers personally known to me to be the person whose name is subscribed to the within instrument, as a witness thereto, who being by me duly sworn, deposes and says: that he resides in Douglas County, Nevada and that he was present and saw William E. Miller and Mary A. Miller personally known to him to be the same persons described in and whose names subscribed to the within and annexed instrument as the parties thereto, execute and deliver the same, and they acknowledged to said affiant that they executed the same; and that affiant subscribed his name thereto as a witness.

Witness my Hand and Official Seal
Denise Neth
Notary Public
My Commission Expires September 6, 1983



REQUESTED BY
SILVER STATE TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA
#4008
1982 APR -7 PM 3:42

SUZANNE BEAUDREAU
RECORDER

66653

Betty Hendon

Dup