

Deed of Trust

THIS DEED OF TRUST, made this 25th day of June, 1984 between
LESTER DUANE FALOS, a single man, hereafter referred to as "Trustor", whose address
is 436 Andria Drive, Stateline, Nevada, 89419
Number and Street City Zip Code

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, a Delaware corporation qualified to do business in Nevada,
hereafter referred to as "Trustee", and BENEFICIAL MORTGAGE CO. OF NEVADA, a Delaware corporation qualified to do
business in Nevada and conducting business in Nevada under the assumed business name, BENEVEST OF NEVADA, INC., at
350 S. Center St., Reno, Nevada 89501, hereafter referred to as "Beneficiary",

WITNESSETH that Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH POWER OF
SALE, that property in Douglas County, Nevada, hereafter referred to as the "Property" and described as:

Lot 13 of Official Plat of Kingsbury Acres No. 3, filed in the office
of the County Recorder of Douglas County, State of Nevada, on April 5,
1965.

TOGETHER WITH the rents, issues and profits of the Property SUBJECT, HOWEVER, to the right, power and
authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated by reference into
this Deed of Trust to collect and apply such rents, issues and profits.

For the purpose of securing:

- (A) Performance of each agreement and covenant of Trustor either incorporated by reference or contained in this Deed of Trust.
- (B) Payment of the indebtedness evidenced by a promissory Note ("Note") of even date herewith in the ACTUAL AMOUNT OF LOAN of \$ 11,000.00 executed by Trustor in favor of Beneficiary.
- (C) Payment of such further sums as the Trustor, while the record owner of the Property, may borrow from Beneficiary, when such further sums are evidenced by another note providing for the same terms and conditions as are set forth in the original Note and that other instrument is secured by this Deed of Trust.

If Trustor voluntarily shall convey or sell all or part of the Property or shall be divested of title in any manner or way, any indebtedness secured by this Deed, irrespective of the maturity date expressed in any note, at the option of Beneficiary and without demand but upon notice, shall become due and payable immediately. This option shall not apply if (1) the sale of the Property is permitted because the purchaser's creditworthiness is satisfactory to Beneficiary and (2) that purchaser, prior to the sale, has executed a written assumption agreement containing terms prescribed by Beneficiary including, if required, an increase in the rate of interest payable under the Note.

Beneficiary adopts the covenants in said Section 107.030, Nevada Revised Statutes, and makes them part of the Deed by this reference, as follows: Numbers 1, 2 (maximum insurable value), 3, 4 (10%), 5, 6, 7, 8 and 9.

All the provisions of this Deed shall 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, Trustor has executed these presents the day and year first above written.

STATE OF NEVADA)
) ss.:
COUNTY OF Washoe)

Lester Duane Falos
LESTER DUANE FALOS

On this 25th day of June, 1984, before me, Pat A. Sumrall
a Notary Public in and for said County, personally appeared Lester Duane Falos

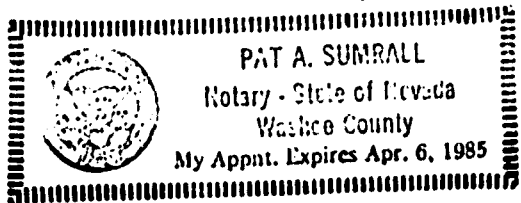
known to me to be the person whose name subscribed to the foregoing instrument and acknowledged that he executed the same.

FOR RECORDER'S USE

Document No. _____
Filed at request of _____
on _____, 19____ at _____
o'clock ____M. in Book _____ of
_____ at page _____
records of _____ County,
Nevada.
Fee: \$ _____

County Recorder
By: _____
Deputy

Witness my hand and official seal
Pat A. Sumrall
NOTARY PUBLIC in and for said County and State
My commission expires Apr 6, 1985



102965

BOOK 684 PAGE 3260

COPY

REQUESTED BY
CHARTER TITLE INS.

IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

\$ 6.00 gl
1984 JUN 29 PM 4:08

SUZANNE BEAUDREAU
RECORDER

102965

Betty Henderson
Dp

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