

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 17th day of September, 1985, between

EDWARD F. SPROUL AND CAROLYN S. SPROUL, husband and wife

herein called TRUSTOR,

whose address is

(Number and Street)

(City)

(State)

LAWYERS TITLE OF NORTHERN NEVADA INC., a Nevada Corporation

herein called TRUSTEE, and

JOSEPH P. GERAMI AND MARY L. GERAMI, husband and wife, as Joint Tenants with right of survivorship

herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right of Beneficiary, during any period of default hereunder, and without waiver of such default, to collect said rents, issues and profits by any lawful means, and to apply the same, less costs and expenses of collection, to any indebtedness secured hereby.

For the purpose of securing (1) payment of the sum of \$ 15,000.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof; and (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or to his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, Trustor agrees: By the execution and delivery of this Deed of Trust and the note secured hereby, that provisions (1) to (16) inclusive of the Deed of Trust recorded in the Book and at the page, or document No. of Official Records in the Office of the county recorder of the county where said property is located, noted below opposite the name of such county, viz.:

COUNTY	DOCUMENT No.	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE
Clark	413987	514		Humboldt	116986	3	83	Ormsby	72637	19	102
Churchill	104132	34 mtgs.	591	Lander	41172	3	758	Pershing	57488	28	58
Douglas	24495	22	415	Lincoln	41292	0 mtgs.	467	Storey	28573	R mtgs.	112
Elko	14831	43	343	Lyon	88496	31 mtgs.	449	Washoe	407205	734 Tr. Deed	221
Esmeralda	26291	3H deeds	138-141	Mineral	76648	16 mtgs.	534-537	White Pine	128126	261	341-344
Eureka	39602	3	283	Nye	47157	67	163				

(which provisions, identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as fully as though set forth herein at length; that he will observe and perform said provisions; and that the references to property, obligations, and parties in said provisions shall be construed to refer to the property, obligations, and parties set forth in this Deed of Trust.

Beneficiary or the collection agent appointed by Beneficiary may charge a fee of not to exceed \$25.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby.

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be in an amount equal to the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust, and with respect to attorney's fees provided for by covenant 7 the percentage shall be a reasonable percentage.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

STATE OF NEVADA

SIGNATURE OF TRUSTOR

ss.

On September 23, 1985 personally appeared

before me, a Notary Public, Edward F. Sproul and Carolyn S. Sproul

who acknowledged that they executed the above instrument.

Edward F. Sproul
EDWARD F. SPROUL

Carolyn S. Sproul
CAROLYN S. SPROUL

Wicky D. Morrison
NOTARY PUBLIC
WICKY D. MORRISON
Notary Public - Nevada
Douglas County
My Appointment Expires May 20, 1989

39164MVM WHEN RECORDED MAIL TO:
Mr. Joseph P. Gerami
12571 Pleasant Pl.
Garden Grove, CA

FOR RECORDER'S USE

124357

BOOK **985** PAGE **2892**

EXHIBIT "A"

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

Situated in the Northeast 1/4 of the Southeast 1/4 of Section 23 and the Northwest 1/4 of the Southwest 1/4 of Section 24, both in Township 12 North, Range 20 East, M.D.B. & M., in Douglas County, Nevada, described as follows:

BEGINNING at a point on the Southwestern right of way line for Nevada State Highway 3 (U.S. 395), which point bears South 0°10' East, a distance of 3,043.95 feet from the Northwest corner of the above described Section 24; thence South 38°48' East along said highway right of way line a distance of 362.14 feet to the TRUE POINT OF BEGINNING: thence South 38°48' East, continuing along said highway right of way line a distance of 197.13 feet to a point near a fence corner; thence South 45°20' West, along a fence line, a distance of 630.50 feet to a point; thence North 60°37' West, a distance of 168.85 feet to a point; thence North 49°36'30" East, a distance of 36.00 feet to a point; thence North 47°04' West, a distance of 8.70 feet to a point; thence North 42°56' East, a distance of 662.10 feet to the TRUE POINT OF BEGINNING.

A.P.N. 29-040-18

TOGETHER with all that certain parcel of land conveyed to GARY D. STONE, et ux in Boundary Line Adjustment Deed, recorded May 24, 1984, in Book 584, Page 2092, Document No. 101260, Official Records, Douglas County, Nevada.

EXCEPT therefrom all that certain parcel of land conveyed to LILLY M. STONE in Boundary Line Adjustment Deed, recorded May 24, 1984, in Book 584, Page 2094, Document No. 101261, Official Records, Douglas County, Nevada.

REQUESTED BY
LAWYERS TITLE

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'85 SEP 26 A9:36

SUZANNE BEAUDREAU
RECORDER

PAID DEPUTY

124357
BOOK 985 PAGE 2893