

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 3rd day of April, 1986, between

TERESA C. MASON, an unmarried woman

whose address is P.O. Box 1498 Gardnerville, NV 89410 herein called TRUSTOR, (Number and Street) (City) (State)

LAWYERS TITLE OF NORTHERN NEVADA INC., a Nevada Corporation herein called TRUSTEE, and

MARGIE ANN RICHARDS, a married woman as her sole and separate property herein called BENEFICIARY,

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

Lot 27, as shown on the official map of CARSON VALLEY ESTATES SUBDIVISION, UNIT NO. 3, recorded in the Office of the County Recorder of Douglas County, on September 15, 1971, as Document No. 54454 in Book 1 of Maps.

Assessment Parcel No. 25-417-01

In the event the trustor sells, conveys or alienates the within described property... to sell, convey or alienate... in any other manner... assumption of... being first... right to declare the unpaid balance... able in full, irrespective of... expressed on the note secured by...

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 \$ 33,368.51 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.:

Table with 4 columns: COUNTY, DOCUMENT No., BOOK, PAGE. Rows include Clark, Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Ormsby, Pershing, Storey, Washoe, White Pine.

(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

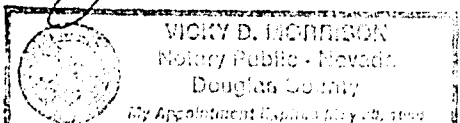
ss.

On April 4, 1986 personally appeared before me, a Notary Public,

Teresa C. Mason TERESA C. MASON

Teresa C. Mason who acknowledged that she executed the above instrument.

NOTARY PUBLIC



39990MVM WHEN RECORDED MAIL TO: Margie Ann Richards 506 W. Spear St Carson City, NV 89701

FOR RECORDER'S USE

REQUESTED BY LAWYERS TITLE IN OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA

'86 APR -8 P3:36

SUZANNE M. BUREAU RECORDER

133164 \$5.00 PAID DEPUTY BOOK 486 PAGE 807