

Deed of Trust

THIS DEED OF TRUST, made this 28th day of April, 1986, between Alice Yule, an unmarried woman and Dana Lee Yule, a single woman as joint tenants, hereafter referred to as "Trustor", whose address is Box 2541, 170 Pine Dr., Stateline, Nevada 89449;

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, a Delaware corporation qualified to do business in California, hereafter referred to as "Trustee"; and BENEFICIAL CALIFORNIA INC., a Delaware corporation qualified to do business in California and conducting business at 1034 Emerald Bay Rd., Box 9112, S. Lake Tahoe, Ca., California, 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:

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, Described as follows:

Lot 8, in Block G of the First Addition of Kingsbury Meadows Subdivision, according to the map thereof, filed in the office of the County Recorder of Douglas County, Nevada, on July 17, 1957, as Document No. 12441.

APN#07-221-08-8.

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 Loan Agreement of even date herewith in the ACTUAL AMOUNT OF LOAN of \$1,6000.00 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 loan agreement providing for the same terms and conditions as are set forth in the original Loan Agreement 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 loan agreement, at the option of Beneficiary and without demand but upon notice, shall become due and payable immediately.

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.

Witnessed: Lanny R. Shay, STATE OF CALIFORNIA, COUNTY OF ...) ss:

Dana Lee Yule, Dana Lee Yule, Alice Yule, Alice Yule

On this ... day of ..., 19..., before me, ... a Notary Public in and for said County, personally appeared ... known to me to be the person ... whose name ... subscribed to the foregoing instrument and acknowledged that ... he ... executed the same.

Witness my hand and official seal

FOR RECORDER'S USE

NOTARY PUBLIC in and for said County and State My commission expires ..., 19...

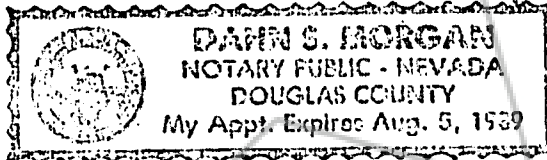
Document No. Filed at request of on ... 19... at ... o'clock ... M. in Book ... of records of ... County, Nevada. Fee: \$...

County Recorder By: Deputy

134278 BOOK 586 PAGE 177

STATE OF ~~CALIFORNIA~~ Nevada }
COUNTY OF Douglas } ss.

On APRIL 29, 1986, before me, the undersigned, a Notary Public in and for said State, personally appeared Lanny R. Shay 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, deposed and said: That he resides in South Lake Tahoe, California that he was present and saw Dana Lee Yule and Alice Yule personally known to him to be the same person S described in and who executed the said within instrument, as the parties thereto, sign, seal and deliver the same and that the said Lanny R. Shay



duly acknowledged in the presence of said affiant, that he executed the same, and that he, the said affiant, thereupon at their request, subscribed his name as a witness thereto. WITNESS my hand and official seal.

Signature [Signature]
DANN S. MORGAN
Name (Typed or Printed)

(This area for official notarial seal)

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

'86 MAY -2 P1:18

SUZANNE W. ORLAW
RECORDER
\$6.00 PAID [Signature] DEPUTY

134278
BOOK 586 PAGE 178