

This form is used in connection with deeds of trust insured under the one-to four-family provisions of the National Housing Act.

DEED OF TRUST

THIS DEED OF TRUST, made this 14TH day of AUGUST, 19 86, by and between LARRY ROTHCHILD AND KATHLEEN I. ROTHCHILD, HUSBAND AND WIFE

hereinafter called Grantor, and FIRST AMERICAN TITLE COMPANY OF NEVADA hereinafter called Trustee, and ICA MORTGAGE CORPORATION

, a Corporation organized and existing under the laws of CALIFORNIA, hereinafter with its successors and assigns called Beneficiary; it being understood that the words used herein in any gender include all other genders the singular number included the plural the plural the singular.

WITNESSETH:

WHEREAS, the said Grantor is justly indebted to the said Beneficiary in the sum of FIFTY FIVE THOUSAND EIGHT HUNDRED FORTY FOUR AND NO/100 Dollars (\$55,844.00).

legal tender of the United States of America, evidenced by a certain promissory note dated AUGUST 14, 1986 providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on SEPTEMBER 1, 2016

NOW, THEREFORE, THIS DEED OF TRUST WITNESSETH, that the Grantor in consideration of the foregoing, and for the purpose of better securing all the other covenants and conditions of the above note and of this Deed of Trust, and in further consideration of the sum of One Dollar (\$1) legal tender to Grantor in hand paid by the Trustee, the receipt whereof is hereby acknowledged, has granted, bargained, sold, conveyed, and confirmed, and by these presents does hereby grant, bargain, sell, convey and confirm, unto the said Trustee, its successors and assigns, all that certain lot or parcel of land situated in County of DOUGLAS

State of Nevada, described as follows:

LOT 40 AS SHOWN ON THE MAP OF VALLEY VIEW SUBDIVISION NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON APRIL 6, 1964

PLEASE INITIAL K.R. SEE

"MORTGAGE INSURANCE PREMIUM RIDER" ATTACHED AND BY REFERENCE MADE A PART HEREOF

THIS DOCUMENT IS BEING RE-RECORDED TO REFLECT THE MORTGAGE INSURANCE PREMIUM RIDER

THIS DEED OF TRUST BEING RE-RECORDED TO REFLECT REFERENCE TO "MORTGAGE INSURANCE PREMIUM RIDER"

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Including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to, or used in connection with the real estate herein described.

TO HAVE AND TO HOLD the said premises, with all the tenements, hereditaments, and appurtenances thereto belonging, unto the Trustee, its successors and assigns forever.

IN AND UPON THE USES AND TRUSTS, HEREINAFTER DECLARED, that is to say:

First. - To permit said Grantor to possess and enjoy said described premises, and to receive the issues and profits thereof until default be made in the payment of any manner of indebtedness hereby secured or in the performance of any of the

Loan No. 800-809030

FHA CASE NO.
331-0510668

MORTGAGE INSURANCE PREMIUM RIDER

This Mortgage Insurance Premium Rider is made this 14TH day of AUGUST, 19 86, and is incorporated into and shall be deemed to amend the Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Trustor") to secure Trustor's Note to:

ICA MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

3531 ARCADIA WAY,
CARSON CITY, NEVADA 89701

1. Section 2(a)(I)(II) Delete this subsection in its entirety.
2. Section 2 c (1) Delete this subsection in its entirety.
3. a. Section 3. Delete in lines 10 and 11 the phrase "all payments made under the provisions of (a) of paragraph 2 hereof which the Beneficiary has not become obligated to pay to the Secretary of Housing and Urban Development and".
b. Section 3. Delete in lines 16 and 17 the phrase "and shall properly adjust any payments which shall have been made under (a) of paragraph 2."
4. Paragraph B is incorporated herein except that it also shall include the following additional provision:
"This option may not be exercised by the mortgagee when the ineligibility for insurance under the National Housing Act is due to the mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.
5. The identity of all sections and subsections affected by the changes in this rider should be re-identified as necessary in order to account for the deletions and changes.

IN WITNESS WHEREOF, Trustor has executed this Mortgage Insurance Premium Rider.

Signature of Trustor

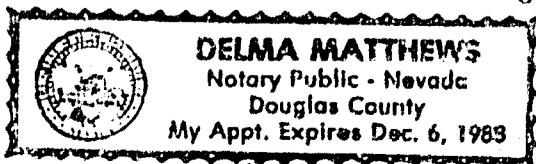
Larry Rothchild
LARRY ROTHCHILD
Kathleen I. Rothchild
KATHLEEN I. ROTHCHILD

STATE NEVADA]
COUNTY CARSON CITY] ss.

On this 20th day of August, 19 86, personally appeared before me, a Notary Public, LARRY ROTHCHILD and KATHLEEN I. ROTHCHILD

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who acknowledged that they executed the above instrument.



Signed *Delma Matthews*
Notary Public

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RECORDS SECTION

COPY

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REQUESTED BY
Northern Nevada Title Company
IN OFFICIAL RECORDS OF
COUNTY OF WASHINGTON, NEVADA

'86 AUG 25 P4:00

SUZANNE BETHAU
RECORDER

\$9- PAID *JH* DEPUTY

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RECORDED
INDEXED

COPY

REQUESTED BY
Northern Nevada Title Company

IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'86 OCT 13 P2:31

SUZANNE BEAUDREAU
RECORDER

\$10- PAID *JLL* DEPUTY

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