

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made October 15, 1987 between LAWRENCE VETTER AND ANDREA VETTER, husband and wife, TRUSTOR, whose address is 33442 Intera Way Dana Point, CA 92629 (State/Zip)

First Nevada Title Company, a Nevada corporation, TRUSTEE, and JOSEPH F. ARROYO, a married man as his sole and separate property, BENEFICIARY, WITNESSETH: That Trustor grants to trustee in trust, with power of sale, that property in the

, County of DOUGLAS, State of NEVADA described as:

"SEE DESCRIPTION SHEET ATTACHED HERETO AND MADE A PART THEREOF"

It is expressly agreed that a partial reconveyance from the lien hereof may be and will be given on a minimum of five (5) acres at any time and from time to time, prior to the maturity of the Note secured hereby - upon payment of an amount to apply on the principal of said Note based on the rate of \$2,500.00 for each acre to be so reconveyed, provided no default exists under the terms of this Deed of Trust. Upon recordation of a parcel map on subject property, Beneficiary herein agrees to allocate the proportionate amount of the existing Note secured by this Deed of Trust, to each parcel therein.

Privilege is reserved of paying any part or all of this Note at any time before maturity without penalty

Together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the purpose of securing (1) payment of the sum of \$ 88,000.00 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, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

Table with 8 columns: COUNTY, BOOK, PAGE, DOC. NO., COUNTY, BOOK, PAGE, DOC. NO. Lists various counties and their corresponding record information.

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivision A and B, (identical in all counties, and printed on the reverse side hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount.

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

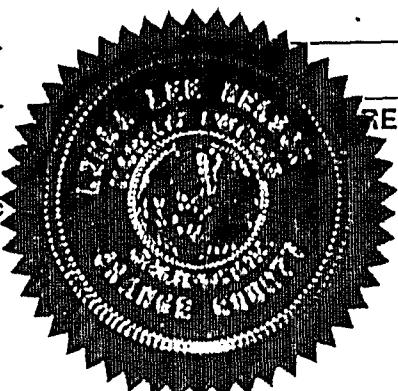
STATE OF CALIFORNIA County of Orange

On 10/19/87

personally appeared before me, a Notary Public, Lawrence Vetter + Andrea Vetter.

Signature of Trustor LAWRENCE VETTER ANDREA VETTER

who acknowledged that they executed the above instrument. Linda Lee Nelson Notary Public



RECORDER'S USE

164841 BOOK 1087 PAGE 2941

When Recorded Mail To: JOSEPH ARROYO 1495 Terminal Way #2 Reno, NV 89502

DESCRIPTION SHEET

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

A Parcel of land situated in and being a portion of the South 1/2 in Section 29, Township 14 North, Range 20 East, M.D.B. & M., more particularly described as follows:

COMMENCING at the Northwest corner of Section 29, in Township 14 North, Range 20 East, M.D.B. & M., thence S00°13'16" West, a distance of 2,640.00 feet to a point thence South 00°04'48" West; a distance of 1,303.08 feet to the True Point Of Beginning; thence North 89°40'45" East, a distance of 1,333.41 feet to a point; thence S00°04'48" West, a distance of 1,310.47 feet to a point; thence S89°59'47" West, a distance of 1,333.38 feet to a point; thence N00°04'48" East, a distance of 1,303.08 feet to the POINT OF BEGINNING.

EXCEPTING THEREFROM THE SOUTH 30 FEET

Said land more fully shown as Parcel 19, as set forth on that certain Record of Survey filed for record in the office of the County Recorder of Douglas County, Nevada, on May 6, 1980, as Document No. 44253.

TOGETHER with all those certain access and utility easements for ingress and egress as set forth on Record of Survey for Nevis Industries, Inc., filed for record in the office of the County Recorder of Douglas County, Nevada, on May 6, 1980, as Document No. 44253, of Official Records.

Assessor's Parcel No. 21-290-25

REQUESTED BY  
**FIRST NEVADA TITLE COMPANY**  
IN OFFICIAL RECORDS OF  
DOUGLAS COUNTY, NEVADA

'87 OCT 21 P4:01

SUZANNE BEAUDREAU  
RECORDER

PAID *ALL* DEPUTY

164841

BOOK 1087 PAGE 2942