

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 16th day of November, 1987, between

GEORGE H. WYMAN and MAUREEN P. WYMAN, husband and wife

herein called TRUSTOR,

whose address is 3417 Jacks Valley Road, Carson City, NV 89701 (Number and Street) (City) (State)

WESTERN TITLE COMPANY, INC., a Nevada corporation

herein called TRUSTEE, and

LYNN C. HETTRICK and ARLA HETTRICK, husband and wife, as joint tenants with rights of survivorship herein called BENEFICIARY,

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

Lot 4, ALPINE VIEW ESTATES NO. 1, as shown on the Official Map recorded in the Office of the County Recorder on June 16, 1972, in Book 101, Page 731, as Document No. 60036, of Official Records of Douglas County, Nevada. APN 15-102-01

See Exhibit "A" attached hereto and incorporated herein by reference for Subordination Provision.

In the event the trustor sells, conveys or alienates the within described real property; or contracts to sell, convey or alienate; or is divested of title in any other manner without the approval of an assumption of this obligation by the beneficiary being first obtained, beneficiary shall have the right to declare the unpaid balance due and payable in full, irrespective of the maturity date expressed on the note secured hereby.

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 \$ 82,293.84 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. Lists various counties and their corresponding document details.

(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

County of Douglas

ss.

On November 16, 1987 personally appeared before me, a Notary Public, George H. Wyman and Maureen P. Wyman

Signature of George H. Wyman

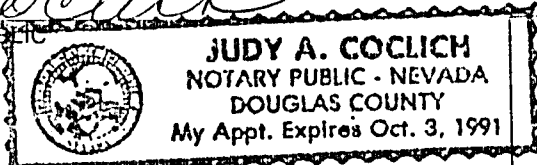
George H. Wyman

who acknowledged that they executed the above instrument.

Signature of Maureen P. Wyman

Maureen P. Wyman

Signature of Notary Public Judy A. Coclich




FOR RECORDER'S USE


WHEN RECORDED MAIL TO:

HETTRICK
1110 Azul
Gardnerville, NV 89410

EXHIBIT 'A'

In the event that Trustors apply for a new loan for the subject premises, Beneficiary agrees to subordinate their lien, created by the Deed of Trust herein, securing a Note of even date in so far as it encumbers the therein described premises to any Trust Deed in favor of any qualified lender in order that Trustors may refinance existing first deed of trust, in favor of First Interstate Bank of Nevada, provided, however, that any such subordinate shall not unduly jeopardize the security created by said Deed of Trust, and that the amount of said new loan shall not exceed the then existing balance of the first lien of record, with First Interstate Bank of Nevada.


LYNN C. HETTRICK


ARLA HETTRICK

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
CLERK OF COUNTY OF NEVADA

'87 NOV 17 A10:22

SUZANNE CLAUDREAU
RECORDER

166520

5.00 PAID *Bh* DEPUTY
BOOK 1187 PAGE 2152