EED OF TRUST WITH ASSIGNMENT OF F.

TRUST DEPT.

P.O.	Box	11500,	Reno,	NV.
			89550	

PILIT	DEED	OF TRUST made	this 7th	dayof	March	, 19_88	hotwoon
11110	DEED	OF THUST, made	this	aay oi	- MILON	, 19_9	, between

ROBERT L. SKIBINSKI and MARILYN SKIBINSKI, husband and wife, P.O. Box 100 (Number and Street) whose address is Minden, NV. 89423

herein called TRUSTOR.

(City) (State)

WESTERN TITLE COMPANY, INC., a Nevada corporation,

herein called TRUSTEE, and

LARRY L. WHITNEY and SHARON R. WHITNEY, Trustees of the SILVER STATE REFRIGERATION, INC. RESTATED PENSION TRUST AGREEMENT, dated June 3, 1986,

herein called 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 follows:

> Lot 52 as said Lot is shown on the official plat of GARDNERVILLE RANCHOS UNIT NO. 3, filed in the office of the County Recorder of Douglas County, Nevada, on June 1, 1965, in Book 28, Page 117, Document No. 28310, and Amended Title Sheet filed on June 4, 1965, in Book 31, Page 687, Document No. 28378.

THIS DEED OF TRUST IS SECOND AND JUNIOR TO AN EXISTING DEED OF TRUST IN THE AMOUNT OF \$90,000.00 IN FAVOR OF FRANK LEWIS LYTTLE, RECORDED SEPTEMBER 30, 1983, IN BOOK 983, PAGE 2808, AS DOCUMENT NO. 087978, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

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 varies 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 \$ 48,000.00 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, 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.:

COUNTY	DOCUMENT NO	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE
C!ark	413987	514		Humboldt	116986	3	83	Ormsby	72637	19	102
Churchill	104132	34 mtgs.	591	Lander	41172	3	758	Pershing	57488	28	58
Douglas	24495	22	415	Lincoln	41292	O mtgs.	467	Storey	28573	P. mtgs.	112
Elko	14831	43	343	Lyon	88486	31 migs.	449	Washoe	407205	734 Tr. Deed	221
Esmeralda	26291	3H dceds	138-141	Mineral	76648	16 mtgs.	534-537	White Pine	128126	261 3	41-344
Eureka	39602	3	283	Nys	47157	67	163				

(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.

If all or any portion of the property which is the subject of this Deed of Trust is conveyed.

from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture of Trustor's interest or title in said property, the note secured hereby shall accelerate and the entire balance of principal and interest shall forthwith become due and payable without notice or demand.

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

of County Douglas

personally appeared

before me, a Notary Public, ROBERT L.

SKIBINSKI

and MARILYN SKIBINSKI,

who acknowledged that <u>they</u> executed the above instrument.

NOTARY PUBLIC

C. ACEVES NOTARY PUBLIC - NEVADA **DOUGLAS COUNTY** My Appt. Expires August 14,1990

LAW OFFICES OF HENDERSON & NELSON 164 HUBBARD WAY SUITE B RENO, NEVADA 89502

SIGNATURE OF TRUSTOR

Marilyn Śkibinski

econstep by WESTERN TITLE COMPANY, INC.

*88 MAR 24 A10:09

SUZAHNE BEAUDREAU RECURDER

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