

SECOND DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made JULY 8th, 1988 between

ROGER SUKKAR & ESPERANZA SUKKAR, husband and wife as joint tenants TRUSTOR, whose address is 2381 Prosperity Way San Leandro, CA 94578 (Number and Street) (City) (State/Zip)

First Nevada Title Company, a Nevada corporation, TRUSTEE, and HOWARD A. SIEGEL & DIANE SIEGEL, husband and wife as joint tenants, 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

This Deed of Trust is subject to and subordinate to a deed of trust of July 8, 1988 date made by said trustors to First California Mortgage Company as Beneficiary whereas Fical Financial, Inc., a Calif. corporation is named Trustee and recorded concurrently herewith.

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 \$ 16,200.00 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. listing various counties and their respective deed records.

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 NEVADA/ California) County of Alameda)

Signature of Trustor) ss. ✓ Roger Sukkar) ROGER SUKKAR) Esperanza Sukkar) ESPERANZA SUKKAR)

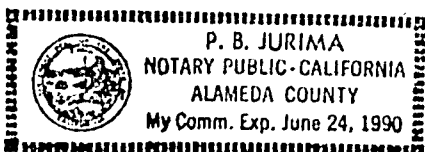
On July 11, 1988

personally appeared before me, a Notary Public,

ROGER SUKKAR & ESPERANZA SUKKAR

who acknowledged that they executed the above instrument.

P. B. JURIMA Notary Public



When Recorded Mail To: Mr. & Mrs. Siegel 6604 Hampton Dr. San Jose, CA 95120

FOR RECORDER'S USE

182199 BOOK 788 PAGE 1900

DESCRIPTION SHEET

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

PARCEL 1:

Lot 4, Block D, as shown on the map of ZEPHYR HEIGHTS NO. 4 SUB-DIVISION, filed in the office of the County Recorder of Douglas County, Nevada, on June 7, 1955, as Document No. 10441.

Subject to an easement for ingress and egress as described below:

COMMENCING at the most Southeasterly corner of said Lot 4, Block D; thence West 42.83 feet along the line common to Lots 4 and 5 to the TRUE POINT OF BEGINNING; thence continuing along said common line West 28.00 feet; thence West 48°14'23" East 37.54 feet; thence South 25.00 feet to the POINT OF BEGINNING.

PARCEL 2:

That portion of Lot 5, Block D, as shown on the Official Plat of Zephyr Heights, Unit No. 4, Official Record of Douglas County, Nevada, and more particularly described as follows:

COMMENCING at the most Northeasterly corner of said Lot 5, Block D; thence West 29.09 feet along the line common to Lots 4 and 5 to the TRUE POINT OF BEGINNING; thence South 5.00 feet; thence West 41.05 feet; thence North 5.00 feet; thence East 41.05 feet to the POINT OF BEGINNING.

RESERVING for the exclusive benefit of Lot 5, the right to use all of the land conveyed herein as a means of ingress and egress to the said Lot 5.

PARCEL 3:

That portion of Lot 5, Block D, as shown on the Official Plat of Zephyr Heights, Unit No. 4, Official Records of Douglas County, Nevada, and more particularly described as follows:

COMMENCING at the most Northeasterly corner of said Lot 5, Block D; thence West 77.27 feet along the line common to Lots 4 and 5 to the TRUE POINT OF BEGINNING; thence South 10°36'02" East 3.27 feet; thence South 79°23'58" West 20.35 feet; thence North 10°36'02" West 1.57 feet; thence South 79°23'58" West 14.80 feet; thence North 10°36'02" West 8.28 feet; thence East 35.76 feet to the POINT OF BEGINNING.

Assessor's Parcel No. 05-193-40

REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'88 JUL 15 AM 12:29

SUZANNE BEAUDREAU
RECORDER BOOK
6.00 PAID DEPUTY

182199
788 PAGE 1901