

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 16th day of June, 1988, between

GARY L. WESTERGAARD and PAULINE WESTERGAARD, Husband and Wife

herein called TRUSTOR,

whose address is 4789 Steele Street, Torrance, Ca 90503  
(Number and Street) (City) (State)

WESTERN TITLE COMPANY, INC.

herein called TRUSTEE, and

CAROL J. ROMENA, an unmarried woman

herein called BENEFICIARY,

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

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 \$ 20,000.00 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
Clark	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	0 mtgs.	467	Storey	28573	R mtgs.	112
Elko	14831	43	343	Lyon	88486	31 mtgs.	449	Washoe	407205	734 Tr. Deed	221
Esmeralda	26291	3H deeds	138-141	Mineral	76648	16 mtgs.	534-537	White Pine	128126	261	41-344
Eureka	39602	3	283	Nye	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

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.

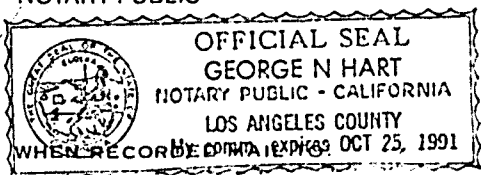
STATE OF NEVADA CALIFORNIA  
 COUNTY OF LOS ANGELES ss.

On JULY 14, 1988 personally appeared  
 before me, a Notary Public, GARY L. WESTERGAARD  
AND PAULINE WESTERGAARD  
 who acknowledged that THEY executed the above instrument.

SIGNATURE OF TRUSTOR

Gary L. Westergaard  
 GARY L. WESTERGAARD  
Pauline Westergaard  
 PAULINE WESTERGAARD

George N. Hart  
 NOTARY PUBLIC



Ms. Carol J. Romena  
P.O. Box 21316  
Carson City, Nv. 89701

FOR RECORDER'S USE

182337

BOOK 788 PAGE 2202

DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

A portion of the Southeast 1/4 of the Northeast 1/4, Section 11, Township 12 North, Range 20 East, M. D. B. & M., as shown on the official map, described as follows:

PARCEL NO. 1:

Commencing at the 1/4 corner common the Sections 11 and 12, Township 12 North, Range 20 East, M. D. B. & M., as said 1/4 corner is shown on the map of Pinenut Subdivision Unit No. 1, filed for record in the office of the Douglas County Recorder, June 11, 1963 as File No. 22783; thence North 0°08'00" East 370.00 feet; thence North 89°51'30" West 1323.73 feet; thence North 0°29'04" East, 25.00 feet to the true point of beginning; thence continuing North 0°29'04" East 269.80 feet; thence South 89°46'45" East 330.00 feet; thence South 0°29'04" West 269.34 feet; thence North 89°51'30" West 330.00 feet to the point of beginning.

EXCEPTING THEREFROM the Southerly 132 feet.

PARCEL NO. 2:

Together with an easement for ingress and egress over the parcels of land decribed as Parcel 2 in the deed recorded February 16, 1973 in Book 273, Page 443, File No. 64309, Official Records.

Reference is made to Parcel Map for Frank Edelstein, et ux, recorded September 13, 1978, in Book 978, Page 947, Document No. 25217, of Official Records of Douglas County, Nevada.

A.P.N. 23-211-15

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

'88 JUL 18 P3:32

SUZANNE BEAUDREAU  
RECORDER

6<sup>00</sup> PAID *Bh* DEPUTY

182337

BOOK 788 PAGE 2203