

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 6th day of September, 1988, between

RICHARD D. KARJOLA, an unmarried man and MICHELLE D. KARJOLA, an unmarried woman, and JAMES M. KARJOLA, an unmarried man

whose address is 1292 Esther Way, Minden, NV 89423

herein called TRUSTOR,

WESTERN TITLE COMPANY, INC., a Nevada corporation

herein called TRUSTEE, and

JOHN WILLIAM HILL and MARJORIE HILL,

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, to-wit:

The Southwest 1/4 of the Northwest 1/4 of the Northwest 1/4 of Section 2, Township 13 North, Range 20 East, M.D.B.&M. APN 23-070-06

RESERVING, however, unto the Grantors, a right of way over the Easterly 33 feet and the Westerly 33 feet of the herein described proeprty for roadway purposes, TOGETHER with the right to convey same to other persons or to dedicate same for public use.

TOGETHER WITH:

A Non-exclusive easement for roadway purposes over the following described property: COMMENCING at Johnson Lane as follows: the East 33 feet and the West 33 feet of the Northwest 1/4 of the Northwest 1/4 of the Northwest 1/4 and the West 33 feet of the Northeast 1/4 of the Northwest 1/4 of the Northwest 1/4 all in Section 2, Township 13 North, Range 20 East, M.D.B.&M.

ACCELERATION CLAUSE: See Exhibit "A" attached herein and incorporated herein by reference

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 \$ 2,000.00 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.:

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.

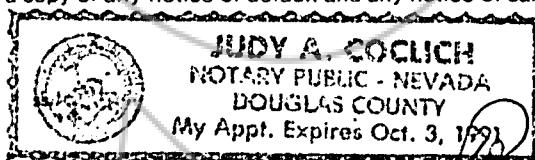
STATE OF NEVADA

Douglas County

On September 29, 1988

Richard D. Karjola, Michelle D. Karjola & James M. Karjola

who acknowledged that they executed the above instrument.



SIGNATURE OF TRUSTOR

Signature of Richard D. Karjola

RICHARD D. KARJOLA

Signature of Michelle D. Karjola

MICHELLE D. KARJOLA

Signature of James M. Karjola

JAMES M. KARJOLA

NOTARY PUBLIC

FOR RECORDER'S USE

Judy A. Coclich

THIS DOCUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY WITHOUT LIABILITY ON THE PART OF WESTERN TITLE COMPANY, INC. FOR THE SUFFICIENCY HEREOF OR FOR THE CONDITION OF TITLE.

WHEN RECORDED MAIL TO:

Milos Terzich

P.O.Box 608

Gardnerville, NV 89410

188101

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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.

COPY

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

'88 OCT 10 P12:42

SUZANNE BEAUDREAU
RECORDER

SL PAID *SL* DEPUTY

188101

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