

**DEED OF TRUST WITH ASSIGNMENT OF RENTS  
and Security Agreement**

#44753 NJC

THIS DEED OF TRUST, made this 28th day of November, 19 88, between

DONALD E. DODDS, an unmarried man, and JOLENE B. HAUFF, an unmarried woman

whose address is 1400 Albite Road, Wellington, NV 89444  
(Number and Street)

(City)

(State)

herein called TRUSTOR,

herein called TRUSTEE, and

WESTERN TITLE COMPANY, INC., a Nevada

JACQUELINE JEANNE KRAMM, a single woman

herein called Beneficiary and Secured Party

~~XXXXXXXXXXXXXXXXXXXX~~

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, ~~that property in~~  
the following collateral:

(1) Certain real property in the County of Douglas, State of Nevada, described as:  
Lot 1, in Block E, as shown on the map of TOPAZ RANCH ESTATES UNIT NO. 4, filed in the office  
of the County Recorder of Douglas County, Nevada, on November 16, 1970, in Book 1 of Maps,  
page 224, as Document No. 50212. APN 37-461-11

(b) That certain personal property that is particularly described as follows:

One 1973 Broadmore mobile home, I.D. #MH69853 S 0063.

To further protect the security of this Deed of Trust with respect to the collateral above-  
described Trustor expressly agrees taht the covenants and agreements set forth in Exhibit "A"  
attached hereto, and incorproated herein by reference, shall inure to and bind the parties  
hereto.

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 \$ 39,000.00 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 m/gs	591	Lander	41172	3	758	Perthing	57483	28	58
Douglas	24495	22	415	Lincoln	41292	0 m/gs	467	Storey	28573	R m/gs	112
Elko	14831	43	343	Lyon	89486	31 m/gs	449	Washoe	407205	734 Tr Deed	221
Esmeralda	26291	3H deeds	138-141	Mineral	76648	16 m/gs	534-537	White Pine	128126	261	341-344
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

SIGNATURE OF TRUSTOR

Douglas County

On November 28, 1988 personally appeared

before me, a Notary Public,

Donald E. Dodds & Jolene B. Hauff

who acknowledged that they executed the above instrument.

*[Signature of Donald E. Dodds]*  
Donald E. Dodds

*[Signature of Jolene B. Hauff]*  
Jolene B. Hauff

*[Signature of Judy A. Coclich]*  
NOTARY PUBLIC

Judy A. Coclich  
NOTARY PUBLIC  
STATE OF NEVADA  
DOUGLAS COUNTY  
My Comm. Expires Oct. 3, 1991  
WHEN RECORDED MAIL TO:

FOR RECORDER'S USE

191746  
BOOK 1188 PAGE 4379

Jacqueline Jeanne Kramm  
4824 T Street, Sacramento, CA 95819

NOV. 25, 1988

1. The rights and remedies of Beneficiary upon the occurrence of one or more default by Trustor (whether such rights and remedies are conferred by statute, by rule of law, by this Deed of Trust, or otherwise) may be exercised by Beneficiary, in the sole discretion of Beneficiary, either alternatively, concurrently, or consecutively in any order. The exercise by Beneficiary, or any one or more of such rights and remedies shall not be construed to be an election of remedies nor a waiver of any other rights and remedies Beneficiary might have unless, and limited to an extent that, Beneficiary shall so elect or so waive by an instrument in writing delivered to Trustee. Without limiting the generality of the foregoing, to the extent that this Deed of Trust covers both real and personal property, Beneficiary may, in the sole discretion of Beneficiary, either alternatively, concurrently, or consecutively in any order;

(a) Proceed as to both the real and personal property in accordance with Beneficiary's rights and remedies in respect to the real property; or

(b) Proceed as to the real property in accordance with Beneficiary's rights and remedies in respect to the real property and proceed as to the personal property in accordance with Beneficiary's rights and remedies in respect to the personal property.

2. Beneficiary may, in the sole discretion of Beneficiary, appoint Trustee as the agent of Beneficiary for the purpose of disposition of the personal property in accordance with the Nevada Uniform Commercial Code--Secured Transactions.

3. If Beneficiary should elect to proceed as to both the real and personal property collateral in accordance with Beneficiary's rights and remedies in respect to real property:

(a) All the real property and all the personal property may be sold, in manner and at the time and place provided in provision B-6 of this Deed of Trust and Security Agreement, in one lot, or in separate lots consisting of any combination or combination of real and personal property, as the Beneficiary may elect, in the sole discretion of Beneficiary.

(b) Trustor acknowledges and agrees that a disposition of the personal property collateral in accordance with Beneficiary's rights and remedies in respect to real property, as hereinabove provided, is a commercially reasonable disposition of the collateral.

4. If Beneficiary should elect to proceed as to the personal property collateral in accordance with Beneficiary's rights and remedies in respect to personal property, Beneficiary shall have all the rights and remedies conferred on a secured party by NRS 104.9501 to NRS 104,9507, both inclusive.

5. As to the mobile home collateral:

(a) Trustor acknowledges that collateral is classified as consumer goods

(b) Trustor will pay all real estate taxes and assessments due against the mobile home.

(c) The mobile home will be insured by Trustor against all risks commonly insured by owners of like collateral and those which Beneficiary may designate, with policies acceptable to Beneficiary and with both Trustor and Beneficiary as named insureds thereunder as their interest may appear. The limits of the all risk policy shall be in a reasonable amount. Trustor agrees to pay, when due, all premiums on said policies of insurance.

If Trustor should fail to procure and maintain said insurance policies, Beneficiary may, at this option, procure and maintain them. Trustor shall reimburse Beneficiary for any sums advanced by Beneficiary hereunder, on demand, together with interest thereon at fourteen (14) percent per annum from the date paid until the date of reimbursement.

(d) The mobile home will not be moved from its present location of 1400 Albite Rd. Wellington, NV 89444 without the prior written consent of the Beneficiary.

TRUSTOR:

*Donald E. Doads*  
Donald E. Doads

*Jolene B. Hauff*  
Jolene B. Hauff

BENEFICIARY:

*Jacqueline Jeanne Krahn*  
Jacqueline Jeanne Krahn

COPIES

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

'88 NOV 30 P3:30

SUZANNE BEAUDREAU  
RECORDER

\$700.00 PAID *ALL* DEPUTY

191746

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