

Deed of Trust

ESCROW NO. 204235-LM

THIS DEED OF TRUST, made this 21st day of April, 1989 between Brumby Mc Gehee, who aquired title as an unmarried man, hereafter referred to as "Trustor", whose address is P.O. Box 10905 Zephyr Cove, Nevada 89448;

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, a Delaware corporation qualified to do business in California, hereafter referred to as "Trustee"; and BENEFICIAL CALIFORNIA INC., a Delaware corporation qualified to do business in California and conducting business at P.O. Box 9112, 1034 Emerald Bay Rd. S. Lake Tahoe, Ca. 95731, California, hereafter referred to as "Beneficiary",

WITNESSETH that Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH POWER OF SALE, that property in Douglas County, Nevada, hereafter referred to as the "Property" and described as:

Lot 9, Block 2, as shown on the Map of ZEPHYR HEIGHTS SUBDIVISION filed for record July 5, 1947 in Book 1 of Maps as Document No. 5160, in the office of the County Recorder of Douglas County, State of Nevada.

Assessor's Parcel No. 05-183-03

The note secured by this Deed of Trust is additionally secured by a Deed of Trust on this and other property. APN# 27-370-04 El Dorado County, Ca.

TOGETHER WITH the rents, issues and profits of the Property SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated by reference into this Deed of Trust to collect and apply such rents, issues and profits.

For the purpose of securing:

- (A) Performance of each agreement and covenant of Trustor either incorporated by reference or contained in this Deed of Trust.
(B) Payment of the indebtedness evidenced by a Loan Agreement of even date herewith in the ACTUAL AMOUNT OF LOAN of \$ 25,000.00 executed by Trustor in favor of Beneficiary.
(C) Payment of such further sums as the Trustor, while the record owner of the Property, may borrow from Beneficiary, when such further sums are evidenced by another loan agreement providing for the same terms and conditions as are set forth in the original Loan Agreement and that other instrument is secured by this Deed of Trust.

If Trustor voluntarily shall convey or sell all or part of the Property or shall be divested of title in any manner or way, any indebtedness secured by this Deed, irrespective of the maturity date expressed in any loan agreement, at the option of Beneficiary and without demand but upon notice, shall become due and payable immediately.

Beneficiary adopts the covenants in said Section 107.030, Nevada Revised Statutes, and makes them part of the Deed by this reference, as follows: Numbers 1, 2 (maximum insurable value), 3, 4 (10%), 5, 6, 7, 8 and 9.

All the provisions of this Deed shall bind the heirs, executors, successors and assigns of all the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all other genders.

IN WITNESS WHEREOF, Trustor has executed these presents the day and year first above written.

STATE OF CALIFORNIA )
) ss.:
COUNTY OF El Dorado )

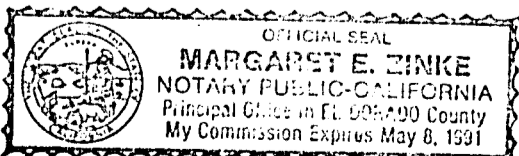
Brumby Mc Gehee
Andrea Daniels-Grefelt, Witness

On this day of 1989, before me, a Notary Public in and for said County, personally appeared

STATE OF CALIFORNIA )
) S.S.
COUNTY OF El Dorado )

On this 25th day of April, 1989, before me, the undersigned, a Notary Public in and for said State, and County personally appeared Andrea Daniels-Grefelt

(personally known to me) or (proved to me on the basis of the oath of a credible witness who is personally known to me) to be the person whose name is subscribed to within instrument, as a witness thereto, who being by me duly sworn, deposed and said: that he/she resides in South Lake Tahoe, Ca that he/she was present and saw Brumby Mc Gehee personally known to him/her to be the same person(s) described in and who executed the within instrument as a party(ies) thereto, sign, seal and deliver the same; and that said party(ies) duly acknowledged in the presence of said affiant, that he/she/they executed the same, and that said affiant, thereupon at the party's(ies)' request subscribed his/her name as a witness thereto.



Margaret E. Zinke
(NOTARY'S SIGNATURE)

200839

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COPY

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

'89 APR 26 A11 :55

SUZANNE BEAUDREAU  
RECORDER  
*[Signature]* 200839  
DEPUTY  
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