

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made , 1989 between

Robert Selden Smith and Janet Frances Huseby, husband and wife, TRUSTOR,
548 SANTA BARBARA ROAD, BERKELEY, CA 94545
whose address is 25495 Whitesell Street, Hayward, CA 94545
(Number and Street) (City) (State/Zip)

First Nevada Title Company, a Nevada corporation, TRUSTEE, and
Paul W. Hammond, as Trustee, or Successor Trustee of The KWS 1983 Trust, dated February 7, 1984,
The AJS 1983 Trust, dated February 7, 1984, The EAS 1983 Trust, dated February 7, 1984, and The NFS 1986 Trust, dated August 26, 1986, 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 EXHIBIT A attached hereto and incorporated herein by reference

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. See Addendum

For the purpose of securing (1) payment of the sum of \$ attached hereto 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. Lists recording information for various counties including Churchill, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Ormsby, Pershing, Storey, Washoe, and White Pine.

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.

(General)
State of Nevada
County of Douglas
}
} ss.
} ss.

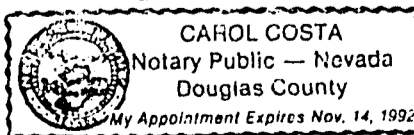
Signature of Trustor
Robert Selden Smith
Janet Frances Huseby

On August 4, 1989, personally appeared before me, a Notary Public (or judge or other officer, as the case may be),

Janet Frances Huseby
who acknowledged that she executed the above instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official stamp at my office in the County of Douglas the day and year in this certificate first above written.

NOTARY PUBLIC for said County and State
INT 9-88-007



When Recorded Mail To: Cooley Godward Castro, Huddleson & Tatum, One Maritime Plaza, 20th Flr., San Francisco, CA 94111, Attn: Barbara M. Anscher, Esq.

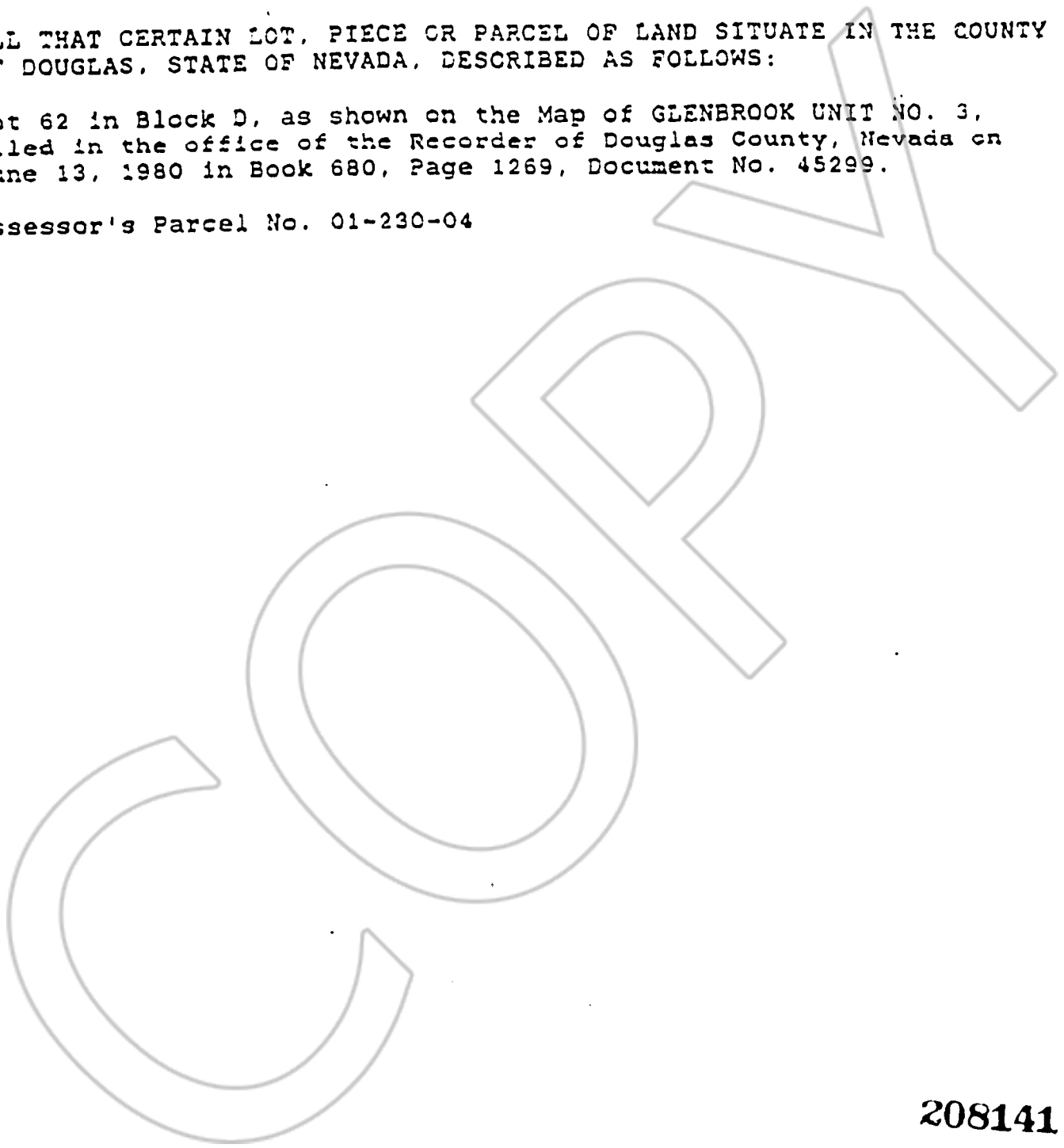
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EXHIBIT A

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

Lot 62 in Block D, as shown on the Map of GLENBROOK UNIT NO. 3, filed in the office of the Recorder of Douglas County, Nevada on June 13, 1980 in Book 680, Page 1269, Document No. 45299.

Assessor's Parcel No. 01-230-04



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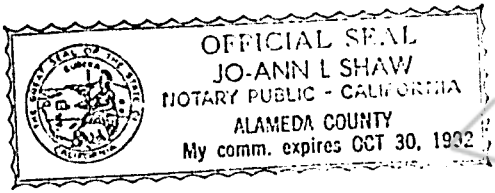
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STATE OF CALIFORNIA  
COUNTY OF ALAMEDA

On May 19, 1989 before me, the undersigned, a Notary Public in and for said State, personally appeared Robert Seldon Smith

personally known to me or proved to me on the basis of satisfactory evidence to be the person \_\_\_\_\_ whose name is subscribed to the within instrument and acknowledged that he executed the same.  
WITNESS my hand and official seal.

Signature Jo-Ann L. Shaw



COPY

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Addendum to Deed of Trust

The following provisions hereby are added to and made a part of the Deed of Trust with Assignment of Rents (the "Deed of Trust") to which this Addendum is attached:

This Deed of Trust is for the purpose of securing Trustor's obligation to perform certain covenants and to provide certain indemnities as set forth in paragraph 3d. of that certain Agreement Among Cotenants, dated as of 8-4-89, 1989 between the Beneficiary and the Trustor, which obligation is hereby incorporated herein by reference.

In the event of any breach by Trustor of any of Trustor's agreements contained in this Deed of Trust or any of its said obligations secured hereby an event of default shall be deemed to have occurred. In such event, (1) Trustor shall be deemed to be indebted to Beneficiary in an amount of money equal to the costs incurred by Beneficiary in curing any defaults by Trustor pursuant to said paragraph 3d. of said Agreement Among Cotenants; (2) the entire amount of said indebtedness shall be deemed to be secured by this Deed of Trust and immediately due and payable by Trustor

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to Beneficiary; and (3) Trustor shall be deemed to be in default of its obligation to pay said amount to Beneficiary.

TRUSTOR

*Robert Selden Smith*  
Robert Selden Smith

*Janet Frances Huseby*  
Janet Frances Huseby

BENEFICIARY

*Paul W. Hammond, Trustee*  
Paul W. Hammond, as Trustee  
under The KWS 1983 Trust, dated  
February 7, 1984

*Paul W. Hammond, Trustee*  
Paul W. Hammond, as Trustee  
under The AJS 1983 Trust, dated  
February 7, 1984

*Paul W. Hammond, Trustee*  
Paul W. Hammond, as Trustee  
under The EAS 1983 Trust, dated  
February 7, 1984

*Paul W. Hammond, Trustee*  
Paul W. Hammond, as Trustee  
under The NFS 1986 Trust, dated  
August 26, 1986

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

\*89 AUG -4 P4:09

SUZANNE L. BUREAU  
RECORDS

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\$ 9.00 PAID K/2 DEPUTY

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