

THIS DEED OF TRUST, made this 5th day of September, 1989, between

BARRY J. LAMA and ELIZABETH A. LAMA, Husband and Wife and WILLIAM L. LAMA, JR.

herein called TRUSTOR,

whose address is 4063 Capella, Lompoc, Ca 93436

(Number and Street)

(City)

(State)

WESTERN TITLE COMPANY, INC.

herein called TRUSTEE, and

JAMES M. HICKEY, An Unmarried Man

herein called BENEFICIARY,

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

Parcel B, of Lot 559, as shown on the map of SECOND AMENDED MAP OF SUMMIT VILLAGE, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on February 24, 1983, in Book 283, Page 1792, Document No. 76422.

A.P.N. 11-360-33

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 \$ 10,750.00 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	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

ss.

On October 4, 1989 personally appeared before me, a Notary Public, Lois P. Pohlman

Barry J. Lama Elizabeth A. Lama by Barry J. Lama, her attorney in fact
BARRY J. LAMA ELIZABETH A. LAMA

who acknowledged that I executed the above instrument.

William L. Lama Jr.
WILLIAM L. LAMA, JR.

BEAL

Lois P. Pohlman
NOTARY PUBLIC

STATE OF NEVADA,

ss.

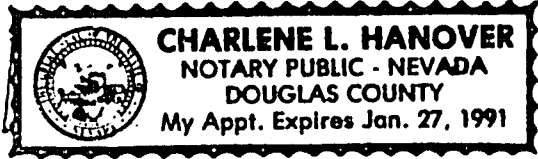
County of Douglas

On October 9, 1989 personally appeared before me,
DATE

a Notary Public (or judge or other authorized person, as the case may be),

Barry J. Lama

who acknowledged that he 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.

Charlene L. Hanover
Signature of Notary

CARLISLE'S FORM NO. 36 N (ACKNOWLEDGEMENT GENERAL) — B35945

STATE OF NEVADA

County of Douglas } ss.

On this 9th day of October in the year one thousand nine hundred and Eighty Nine personally appeared before me, Charlene L. Hanover, a Notary Public in and

for said Douglas County

Barry J. Lama

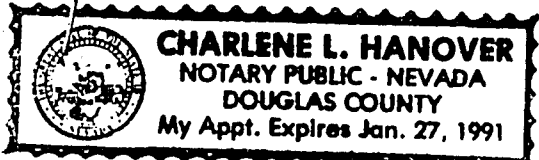
known to me to be the person whose name is subscribed to the within instrument, as the attorney in fact of Elizabeth A. Lama

and he, the said Barry J. Lama acknowledged to me that he signed the name of the said Elizabeth A. Lama

thereto as principal and his own name as attorney in fact, and that as such attorney in fact he executed the foregoing instrument freely and voluntarily and for the uses and purposes therein mentioned.

CARLISLE'S FORM NO. 24N—(ACKNOWLEDGMENT-ATTORNEY IN FACT)

B33970



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

Charlene L. Hanover

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

'89 OCT 10 P12:10

SUZANNE BEAUDREAU
RECORDER

\$6.00 PAID OK DEPUTY

212683
BOOK 1089 PAGE 1018