SECOND

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 12th day of September, 1990

between

, TRUSTOR,

RANDOLPH/COX and CARMEL A. LUBECK, husband and wife

whose address is

P.O. Box 6958 (Number and Street)

Stateline, Nevada 89449

(State/Zip)

First Nevada Title Company, a Nevada corporation,

TRUSTEE, and

DAVID CINCIALA and YVONNE CINCIALA, husband and wife asjoint tenants

, 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:

Lot 23, as shown on the Amended Map of KINGSBURY VILLAGE SUBDIVISION UNIT NO. 1, filed in the office of the County Recorder of Douglas County, Nevada, July 10, 1963, Document No. 22952.

Assessor's Parcel No. 11-184-03

In the event Trustor, without prior written consent of the Beneficiary, sells, agrees to sell, transfers or conveys its interest in said real property or any part thereof or any interest therein, or shall be divested of title or any interest therein in any manner whether voluntarily or involuntarily, Beneficiary may at its option declare all sums secured hereby immediately due and payable. Consent to one such transaction shall not be deemed to be a waiver of the right to require such consent to future or successive transactions. The terms 'Trustor' and 'Beneficiary' include their successors.

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.

For the purpose of securing (1) payment of the sum of \$ 13,500.00with 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 fille number, noted below opposite the name of such county, namely:

	COUNTY	BOOK	PAGE	DOC. NO.	1	COUNTY	BOOK	PAGE	DOG. NO.
	Churchill	39 Mortgages	363	115384		Lincoln			45902
	Clark	850 Off, Rec.	/	682747	- 1	Lyon	37 Off, Rec.	341	100661
	Douglas	57 Off, Rec.	115	40050	/	Minoral	11 Of, Rec.	129	89073
	Elko	92 Off, Rec.	652	35747	/	Nye	105 Off, Rec.	107	04823
ŕ	Esmeralda	3-X Deeds	195	35922		Ormsby	72 Off. Rec.	537	32867
	Euroka	22 Off, Rec	138	45941		Pershing	11 Off, Flec.	249	66107
	Humboldt	28 Off. Rec.	124	131075	and the same of th	Storey	"S" Mortgages	206	31506
	Lender	24 Off, Rec.	168	50782		Washoe	300 Off, Rec.	517	107192
	/		7			White Pine	295 R.E. Records	258	

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 change 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.

STATE OF NEVADA

) 58

executed the above instrument.

Notary Public

personally appeared before me, a Notary Public,

Randolph/Cox

Carmel A. Lubeck

Signature of Trustor

ARMEL LUBECK

FOR RECORDER'S USE

DEIRDRE RANDOLPH

Notary Public - State of Nevada Appointment Recorded in Douglas County

MY APPOINTMENT EXPIRES NOV. 1, 1993

235954 BOOK 1090 PAGE 603

When Recorded Mail To: Mr. and Mrs. David Cinciala

who acknowledged that they

260 Julia Circle South St. Petersburg Beach, FL 33706 REQUESTED BY
FIRST NEVADA TITLE COMPANY
IN OFFICIAL RECORDS OF
BOUGLA CO. REVADA

90 DCT -3 P3:15

SUZANSE BLAUDREAU

DEPUTY

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