

DEED OF TRUST WITH ASSIGNMENT OF RENTS

When recorded mail to:
Lucy C. Joyce
355 South End Ave. 28K
New York, NY 10280

THIS DEED OF TRUST, made this 3rd day of December, 1990, between

PAT ROEDIGER and JUDY ROEDIGER, husband and wife, as joint tenants, as to an undivided 1/2 interest; and JANICE M. GOODWIN, an unmarried woman, as to an undivided 1/2 interest
whose address is 790A Wagon Gardnerville, NV 89410
WESTERN TITLE COMPANY, INC.
LUCY C. JOYCE, an unmarried woman

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in DOUGLAS COUNTY, STATE OF NEVADA, TO-WIT:

See Exhibit "A" attached hereto and incorporated herein by reference for legal description

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 \$ 10,000.00 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.:

Table with 12 columns: COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE. Lists various counties and their associated document details.

(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
COUNTY OF DOUGLAS ss.

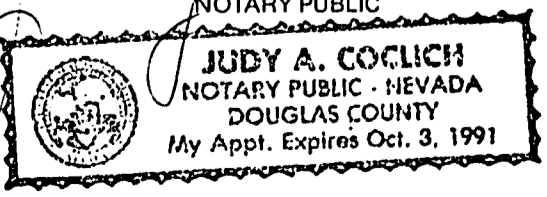
On December 3, 1990 personally appeared before me, a Notary Public, PAT ROEDIGER and JANICE M. GOODWIN who acknowledged that he executed the above instrument.

SIGNATURE OF TRUSTOR

Signature of Pat Roediger
PAT ROEDIGER

Signature of Judy Roediger
Signature of Janice M. Goodwin
JUDY ROEDIGER
AS per Attorney in Fact
JANICE M. GOODWIN

Signature of Judy A. Coclich



MANOUKIAN, SCARPELLO & ALLING, LTD. ATTORNEYS AT LAW

CARSON CITY OFFICE
303 EAST PROCTOR STREET
CARSON CITY, NEVADA 89701
TELEPHONE (702) 882-4577

LAKE TAHOE OFFICE
ROUND HILL PROFESSIONAL BUILDING
P. O. BOX 55
ZEPHYR Cove NEVADA 89448
TELEPHONE (775) 588-8874

240248

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LEGAL DESCRIPTION (continued)

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

A portion of the North 1/2 of the North 1/2 of the Northeast 1/4 of Section 24, Township 12 North, Range 20 East, M.D.B.&M., more particularly described as follows:

Parcel B1 as shown on the Parcel Map for Lucy Joyce #1, filed for record October 22, 1990, in Book 1090, Page 3218, as Document No. 237138, Official Records, Douglas County, Nevada, being a re-subdivision of Parcel B of the Parcel Map for Peter S. Bowie as Document No. 13230.

A portion of A.P.N. 29-462-09

RESERVING THEREFROM all water, water rights, ditch and ditch rights appurtenant to the herein described real property.

STATE OF NEVADA

County of DOUGLAS } ss

On this 3rd day of December in the year one thousand nine hundred and ninety personally appeared before me, JUDY A. COCLICH, a Notary Public in and

for said DOUGLAS County,

PAT M. ROEDIGER

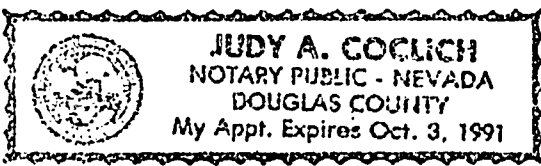
known to me to be the person whose name is subscribed to the within instrument, as the attorney in fact of JUDY ROEDIGER

and he, the said PAT M. ROEDIGER

acknowledged to me that he signed the name of the said JUDY ROEDIGER

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) 90280



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

Judy A. Coclich (Signature)

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

90 DEC -3 P4:12

SUZANNE BEAUDREAU RECORDER 240248 6 PAID 12 DEPUTY BOOK 1290 PAGE 142