

THIS DEED OF TRUST, made this 14th day of March, 1991, between

MARK J. JOHNSON and GLENNA JOHNSON, Husband and Wife herein called TRUSTOR,
whose address is P.O. Box 1797, Valley Center, Ca 92082 (City) (State)
WESTERN TITLE COMPANY, INC. herein called TRUSTEE, and
JOEL L. PETERSON, JR. AND FERN L. PETERSON, TRUSTEES OF THE PETERSON FAMILY TRUST herein called BENEFICIARY,

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

Lot 59, as shown on the map of TOPAZ RANCH ESTATES UNIT NO. 3, filed for record in the Office of the County Recorder of Douglas county, State of Nevada, on March 31, 1969, in Book 1 of Maps, Page 221, as Document No. 44091.

A.P.N. 37-303-12

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR "DUE ON SALE" PROVISION

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 \$ 18,000.00 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.:

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 mgs.	591	Lander	41172	3	758	Pershing	67488	28	58
Douglas	24495	22	415	Lincoln	41292	0 mgs.	467	Storey	28573	R mgs.	112
Elko	14831	43	343	Lyon	89486	31 mgs.	449	Washoe	407205	734 Tr. Deed	221
Esmeralda	26291	3H deeds	138-141	Mineral	76648	16 mgs.	634-637	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

On _____ personally appeared before me, a Notary Public, _____

Mark J. Johnson
MARK J. JOHNSON

who acknowledged that _____ executed the above instrument.

Glenna Johnson
GLENNA JOHNSON

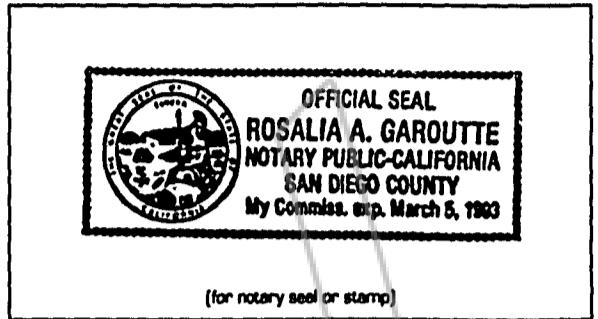
NOTARY PUBLIC

247243

SEAL

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO } SS.

On this 19th day of March, in the year 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared **MARK J. JOHNSON AND GLENNA JOHNSON**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to this instrument, and acknowledged that he-(she/they) executed the same.



MIS-45 (Rev. 7/89)

Witness my hand and official seal:

Rosalia A. Garoutte
Notary's Signature

COPY

EXHIBIT "A"
"DUE ON SALE" PROVISION

In the event the trustor sells, conveys or alienates the within described real property; or contracts to sell, convey or alienate; or is divested of title in any other manner without the approval of an assumption of this obligation by the beneficiary being first obtained, beneficiary shall have the right to declare the unpaid balance due and payable in full, irrespective of the maturity date expressed on the note secured hereby.

COPY

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

91 MAR 26 AM 11:10

SUZANNE BEAUDREAU
RECORDER
\$7⁰⁰ PAID *KD* DEPUTY
247243
BOOK 391 PAGE 3220