

THIS DEED OF TRUST, made this 8th day of April, 1991, between ROBERT KVAM and JEAN KVAM, husband and wife as joint tenants, herein called TRUSTOR,

whose address is 1358 CATHY LANE, MINDEN, NV 89423 (number and street) (city) (state) (zip) and

STEWART TITLE OF CARSON CITY, a Nevada corporation, herein call TRUSTEE, and NEVADA COMMUNITY FEDERAL CREDIT UNION, herein called BENEFICIARY,

WITNESSETH: That Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, that property in Douglas County, Nevada, described as:

Lot 5, Block 5, as shown on the Plat of Mountain View Estates No. 2, recorded October 24, 1979, in Book 1079 of Official Records, at Page 1962, Douglas County, Nevada, as Document No. 38123. A.P.N. 21-110-57.

This deed of trust is subject and subordinate to a deed of trust in favor of GMAC Mortgage Corporation, recorded March 30, 1987, in Book 387, page 2952, Official Records of Douglas County, Nevada, as Document No. 152240, securing a note in the original amount of \$75,099.00.

IF TRUSTOR SHALL SELL, CONVEY OR ALIENATE THE PREMISES, OR ANY PART THEREOF, OR ANY INTEREST THEREIN, OR SHALL BE DIVESTED OF THEIR TITLE, OR ANY INTEREST THEREIN IN ANY MANNER, WHETHER VOLUNTARILY OR INVOLUNTARILY, WITHOUT THE PRIOR WRITTEN CONSENT OF BENEFICIARY, OR IF DEFAULT IS MADE IN THE PAYMENT OF ANY PRINCIPAL OR INTEREST PAYABLE UNDER THE SECURED NOTE OR IN THE PERFORMANCE OF THE COVENANTS OR AGREEMENTS HEREOF, OR ANY OF THEM, BENEFICIARY SHALL HAVE THE RIGHT, AT ITS OPTION, TO DECLARE ANY INDEBTEDNESS OR OBLIGATIONS SECURED HEREBY, IRRESPECTIVE OF THE MATURITY DATE SPECIFIED IN THE NOTE EVIDENCING THE SAME, IMMEDIATELY DUE AND PAYABLE.

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 the sum of \$15,000.00***** 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, 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, in the book and at the page thereof, or under the document 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 various counties and their corresponding deed information.

shall inure to and bind the parties hereto with respect to the property above described. Said agreement, 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 Beneficiary or the collection agent appointed by him may charge a fee of not to exceed \$15.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby.

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 SS

COUNTY OF Carson City

ON April 8, 1991

personally appeared before me, a Notary Public, Robert Kvam and Jean Kvam

Robert Kvam ROBERT KVAM Jean M. Kvam JEAN KVAM

personally known or proved to me to be the person whose name(s) is/are subscribed to the above instrument who acknowledged that he y executed the instrument.

Rita M. Swart Notary Public



WHEN RECORDED MAIL TO:

NEVADA COM. FED. CREDIT UNION 911 EAST SECOND STREET CARSON CITY, NV 89701

SHEERIN WALSH & KEELE ATTORNEYS AT LAW PO BOX 606 CARSON CITY, NEVADA 89102 PO BOX 1277 GARDNERVILLE NEVADA 89410

FOR RECORDER'S USE

REQUESTED BY STEWART TITLE OF DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

91 APR 12 P2:55

SUZANNE BEAUCREAU RECORDER 248375 5.00 PAID \$0 DEPUTY BOOK 491 PAGE 1573