

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

ORDER NO.: 1489

THIS DEED OF TRUST, made this 20th day of May, 1991, between SHIRLEY ANN DOUD, an unmarried woman, herein called TRUSTOR,

P. O. Box 918, Zephyr Cove, Nevada 89448, whose address is (number and address) (city) (state) (zip) and

PACIFIC TITLE, INC., a Nevada corporation, herein called TRUSTEE, and

L. ED ZAK, 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 39, as shown on the Official Map of Lakeridge Estates Subdivision Unit No. 2 filed in the Office of the County Recorder on June 13, 1972 as Document No. 12301, Official Records of Douglas County, State of Nevada.

AP#03-172-15

DUE ON SALE CLAUSE:

SHOULD THE REAL PROPERTY DESCRIBED HEREIN, OR ANY PART OF IT, OR ANY INTEREST IN IT BE SOLD, CONVEYED OR ALIENATED BY THE TRUSTOR, ALL OBLIGATIONS SECURED BY THIS DEED OF TRUST, WITHOUT REGARD OF THE MATURITY DATES EXPRESSED HEREIN, AT THE OPTION OF THE HOLDER SHALL IMMEDIATELY BECOME 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 sum of \$ 196,000.00 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 on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

Table with 4 columns: COUNTY, BOOK, PAGE, DOC. NO. and 4 columns: COUNTY, BOOK, PAGE, DOC. NO. listing various counties and their corresponding record information.

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 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 } COUNTY OF DOUGLAS } ss.

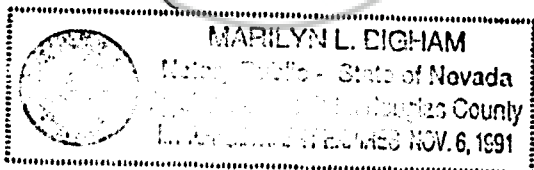
On May 20, 1991 personally appeared before me, a Notary Public,

Signature of Shirley Ann Doud, SHIRLEY ANN DOUD

Shirley Ann Doud

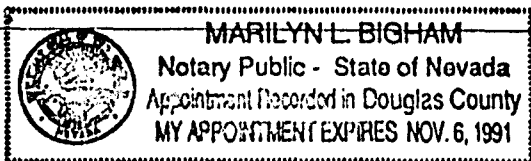
who acknowledged that s/he executed the above instrument.

Signature of Notary Public



WHEN RECORDED MAIL TO:

L. Ed Zak, 3317 Skyline Blvd., Reno, Nevada 89509



FOR RECORDER'S USE

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

91 MAY 24 P3:38

SUZANNE BEAUDREAU RECORDER

251417

PAID \$5.00 KR DEPUTY

BOOK 591 PAGE 3718