

DEED OF TRUST WITH ASSIGNMENT OF RENTS
(Securing indemnity Agreement)

THIS DEED OF TRUST, made this 20th day of SEPTEMBER, 1991, between

KIRK A. JOHNSON AND GINA JOHNSON, husband and wife herein called TRUSTOR,
whose address is P. O. BOX 2435, GARDNERVILLE, NEVADA 89410
(Number and Street) (City) (State)

WESTERN TITLE COMPANY, a Nevada corporation, herein called TRUSTEE, and

WESTERN TITLE COMPANY, INC., a Nevada corporation herein called BENEFICIARY,
WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN

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) an indemnity Agreement 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 mtgs.	591	Lander	41172	3	758	Pershing	57488	28	58
Douglas	24495	22	415	Lincoln	41292	0 mtgs.	467	Storey	28573	R mtgs.	112
Elko	14831	43	343	Lyon	88486	31 mtgs.	449	Washoe	407205	734 Tr. Deed	221
Esmeralda	26291	3H deeds	138-141	Mineral	76648	16 mtgs.	534-537	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
COUNTY OF DOUGLAS ss.

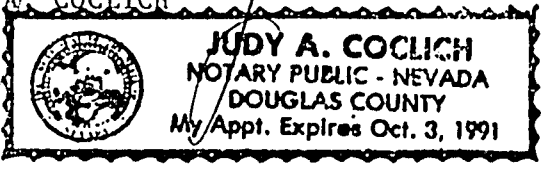
SIGNATURE OF TRUSTOR

On SEPTEMBER 20, 1991 personally appeared
before me, a Notary Public,
KIRK A. JOHNSON AND GINA JOHNSON

[Signature]
KIRK A. JOHNSON
[Signature]
GINA JOHNSON

who acknowledged that they executed the above instrument.

[Signature]
JUDY A. COCLICH
NOTARY PUBLIC



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 88
ZEPHYR COVE NEVADA 89448
TELEPHONE (702) 468-8274

260786

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DESCRIPTION

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

Being a portion of the Southeast 1/4 of the Southeast 1/4 of Section 24, Township 12 North, Range 20 East M. D. B. & M., described as follows:

COMMENCING at the centerline intersection of Palomino Lane and Mustang Lane, as shown on the map of Ruhenstroth Ranchos, filed in the office of the County Recorder of Douglas County, Nevada; thence West along the center line of Palomino Lane 330.31 feet; thence South along the Easterly line of Lots 32 and 33 as shown on said map and the extension thereof a distance of 665.92 feet to the true point of beginning for the herein described parcel; thence from the true point of beginning South 74°30' East a distance of 243.44 feet to a point in the Westerly line of a roadway; thence along the Westerly line of said roadway along a curve to the left having a radius of 300.0 feet, through a central angle of 27°25' for an arc length of 143.55 feet; thence leaving the Westerly line of said roadway South 78°05' West a distance of 235.21 feet; thence North a distance of 255.74 feet to the true point of beginning.

Also known as Lot 5, as shown on Unofficial Map of Thompson Acres Subdivision.

A.P.N. 29-101-05

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

'91 SEP 20 P4:21

SUZANNE BEAUDREAU
RECORDER
\$6⁰⁰ PAID *KJ* DEPUTY

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