

THIS DEED OF TRUST, made this 23rd day of September, 1991, between

Ernst W. Gerber, an unmarried man, herein called TRUSTOR,

whose address is (number and street) (city) (state) (zip) and

Stewart Title of Carson City, herein called TRUSTEE, and

Andrzej Bugajski and Teresa Bugajski, husband and wife, herein called BENEFICIARY.

WITNESSETH: That Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, 73/100% that property in Douglas County, Nevada, described as:

See exhibit "A"

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 \$52,000.00 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:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. NO.
Carson City	Off. Rec.		000-52876	Lincoln	73 Off. Rec.	248	86043
Churchill	Off. Rec.		224333	Lyon	Off. Rec.		0104086
Clark	861226 Off. Rec.		00857	Mineral	112 Off. Rec.	352	078762
Douglas	1286 Off. Rec.	2432	147018	Nye	558 Off. Rec.	075	173588
Elko	545 Off. Rec.	316	223111	Pershing	187 Off. Rec.	179	151646
Esmeralda	110 Off. Rec.	244	109321	Storey	055 Off. Rec.	555	58904
Eureka	153 Off. Rec.	187	106692	Washoe	2464 Off. Rec.	0571	1126264
Humboldt	223 Off. Rec.	781	266200	White Pine	104 Off. Rec.	531	241215
Lander	279 Off. Rec.	034	137077				

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)
COUNTY OF Douglas) ss.

On this 23rd day of September, 1991, before me, a notary public in and for said state, personally appeared Ernst W. Gerber, personally known

(or proved) to me to be the person who executed the above instrument, and acknowledged to me that he executed the same for the purposes stated therein.

Ernst W. Gerber
Ernst W. Gerber

Signature *Angela M. Smith*
(Notary Public)

Angela M. Smith

WHEN RECORDED MAIL TO:

Bugajski

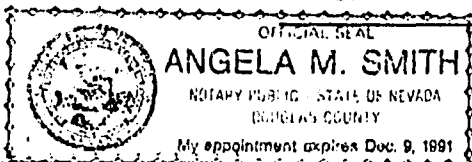
5757 Ethel Dr.

Carson City Nv 89701

FOR RECORDER'S USE

261773

BOOK 1091 PAGE 463

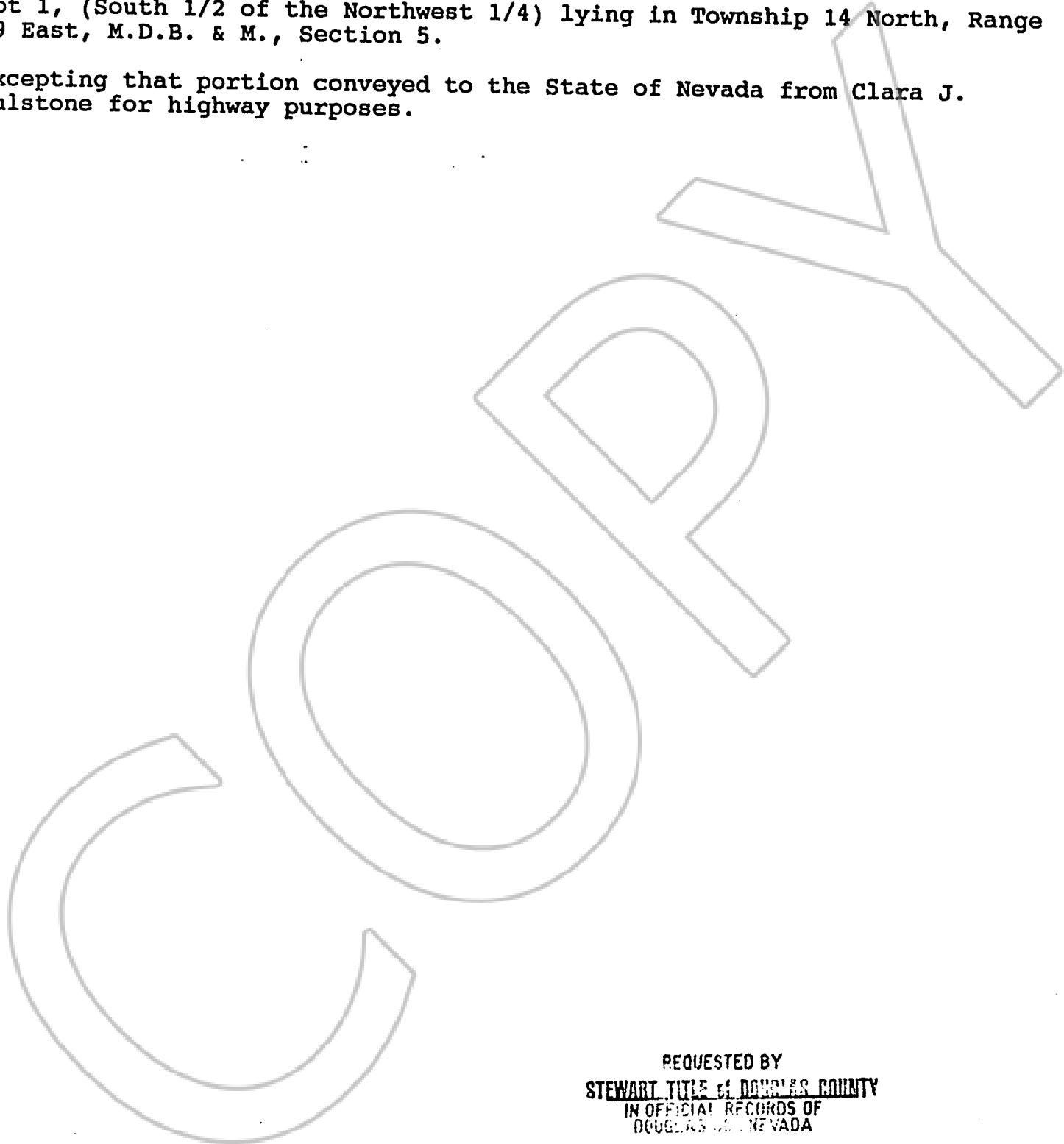


LEGAL DESCRIPTION

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

Lot 1, (South 1/2 of the Northwest 1/4) lying in Township 14 North, Range 19 East, M.D.B. & M., Section 5.

Excepting that portion conveyed to the State of Nevada from Clara J. Fulstone for highway purposes.



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

'91 OCT -3 P1:43

SUZANNE STANDEAU
RECORDER

\$16.00 PAID *[Signature]* DEPUTY

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BOOK 1091 PAGE 464