

THIS DEED OF TRUST, made this 13th day of January, 1992, between BARBARA P. JUBERT, a married woman, sole & separate property, herein called TRUSTOR, GORDON A. LANE and HELEN D. LANE, husband and wife, whose address is P. O. Box 1970, Zephyr Cove, Nevada 89448 (number and address) (city) (state) (zip) and PACIFIC TITLE, INC., a Nevada corporation, herein called TRUSTEE, and R. LOIS BANTUVERIS, an unmarried woman, 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 26, Block 5, of Plat of Second Addition to Zephyr Heights Subdivision, being a portion of Section 10, Township 13 North, Range 18 East, M.D.B. & M., as filed in the Office of the County Recorder of Douglas County, Nevada, on July 6, 1948, as Document No. 6530. AP#05-191-03

DUE ON SALE CLAUSE:

SHOULD THE REAL PROPERTY DESCRIBED HEREIN, OR ANY PART OF IT, OR ANY INTEREST IN IT BE SOLD, OR IF IT IS AGREED THAT IT WILL 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.

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

Together with the rents, issues and profits thereof, subject, however, to the 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 \$ 8,000.00 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 8 columns: COUNTY, BOOK, PAGE, DOC. NO., COUNTY, BOOK, PAGE, DOC. NO. Lists various counties and their associated deed 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.

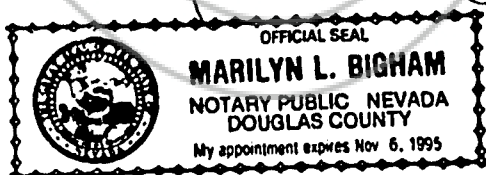
STATE OF NEVADA DOUGLAS COUNTY OF DOUGLAS } ss.

On January 13, 1992 appeared before me, a Notary Public, personally known to me to be BARBARA P. JUBERT, GORDON A. LANE AND HELEN D. LANE

Handwritten signatures of Barbara P. Jubert, Gordon A. Lane, and Helen D. Lane over their printed names.

who acknowledged that he executed the above instrument.

Signature of Marilyn L. Bigham (Notary Public)



WHEN RECORDED MAIL TO:

R. Lois Bantuveris 10517 Bianca Avenue Granada Hills, California 91344

FOR RECORDER'S USE

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

92 JAN 16 10:26

SUZANNE BEAUREAU RECORDER 268984 \$5.00 PAID DEPUTY

BOOK 192 PAGE 1730