DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made

February 11, 1992

between

LORE SMITH, a widow

, TRUSTOR,

whose address is

1569 Chiquita Drive, Minden, Nevada 89423

(Number and Street)

(State / Zip)

STEWART TITLE.OF DOUGLAS COUNTY, a Nevada corporation

TRUSTEE, and

WESTERN TRUST SERVICES, Trustee FBO David Kurtzman, IRA No. 68337700

,BENEFICIARY,

WITNESSETH: That Trustor grants to trustee in trust, with power of sale, that property in the

, County of Douglas , State of Nevada described as:

Lot 15, as shown on the map of EL RANCHO ESTATES, filed of record in the Office of the County Recorder of Douglas County, Nevada, on April 23, 1962, as Document No. 19910.

Assessment Parcel No. 21-224-04.

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 \$21,900.00with 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:

COUNTY	BOOK	PAGE	DOC. NO.	- N	COUNTY	BOOK	PAGE	DOC.NO.
Churchill	30 mortgages	363	115364	1	Lincoln	\ /		45902
Clark	850 Off, Rec.		682747	\ \	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off.	115	40050	1	Mineral	11 Off. Rec.	129	89073
Elko	92 Off. Rec.	652	35747	- \	tiye	105 Off, Rec.	107	04823
Elmeralda	3-X Deeds	195	35922		Ormsby	72 Off. Rec.	537	32867
Eureka	22 Off. Rec.	138	45941		Pershing	11 Off. Rec.	249	66107
Humboldt	28 Off. Rec.	124	131075	- /	Storey	"S" Mortgages	206	31506
Lander	24 Off. Rec.	168	50782	/	Washoe	300 Off, Rec.	517	107192
- P		7%		- /	White Pine	295 R. F. Dec	250	

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 change therefor does not exceed a reasonable amount.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him as his address above set forth.

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Signature of Trustor

Smith

OFFICIAL SEAL

CHERRYL L. WEST

NOTARY PUBLIC - CALIFORNIA **EL DORADO COUNTY** My Comm. Expires Dec. 13, 1993

Lore

STATE OF NEWADOK CALIFORNIA

COUNTY OF

EL DORADO

February 11, 1992

personally appeared before me, a Notary Public.

Lore Smith, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and

she executed who acknowlegded that _

the above Instrument.

Merry L. West Notary Public

Cherryl L/ West

When Recorded Mail To:

Western Trust Services Attn: Becky Bauman

3252 5th Avenue

San Diego, CA 92103

REQUESTED BY STEMANT TITLE OF BOUGLAS COUNTY IN OFFICIAL RECORDS O DOUGLAS CO., NEVADA

92 FEB 18 P1:39

FOR RECORDER'S USE

SUZAKHE BEAUDREAU RECORDER

600K 292 PAGE 2585

PAID KO DEPUTY