THIS DEED OF TRUST, made this 7th day of February 1992, between JEFF STALDER and WENDI STALDER, husband and wife.as

herein called TRUSTOR,

whose address is P.O. BOX 252, GARDNERVILLE, NEVADA 89410

WESTERN TITLE COMPANY, INC., a Nevada corporation herein called TRUSTEE, and H & S CONSTRUCTION, INC., a Nevada corporation

herein called BENEFICIARY, WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the County of Douglas , State of Nevada, to wit:

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

Lot 8, Block I, of WILDFLOWER RIDGE UNIT 7-A, filed for record in the office of the County Recorder of Douglas County, State of Nevada on February 5, 1991, in Book 291, Page 313, as Document No. 244241.

A.P.N. 23-473-33

In the event the trustor sells, conveys or alienates the within described real property; or contracts to sell, convey or alienate; or is divested of title in any other manner without the approval of an assumption of this obligation by the beneficiary being first obtained, beneficiary shall have the right to declare the unpaid balance due and payable in full, irrespective of the maturity date expressed on the note secured hereby.

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) payment of the sum of \$53,000.00 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 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	DOC. No.	BOOK PAGE	COUNTY DOC. No.	BOOK PAGE
Clark	413987	514	Lyon 88486	31 mtgs. 449
Churchill	104132	34 mtgs. 591	Mineral 76648	16 mtgs. 534-537
Douglas	24495	22 415	Nye 47157	67 163
Elko	14831	43 343	Ormsby 72637	19 102
Esmeralda	26291	3H deeds 138-14	l Pershing 57488	28 58
Eureka	39602	3 283	Storey 28573	R mtgs. 112
Humbolt	116986	3 83	Washoe 407205	734 Tr.deed 221
Lander	41172	3 758	White Pine 128126	²⁶¹ 271525 ³⁴¹⁻³⁴⁴
Lincoln	41292	0 mtgs. 467		
•				BOOK 292 PAGE 3515

(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.

) }ss.

STATE OF NEVADA

county of Douglas

on 20192

personally appeared before me, a Notary Public, JEFF STALDER and WENDI STALDER

who acknowledged that they executed the above instrument.

SIGNATURE OF TRUSTOR

JEFF STALDER

WENDI STALDER

NOTARY PUBLIC

SHARI DOWNING
Notary Public — Nevada
Douglas County
My Appointment Expires Jun. 3, 1892

SCARPELLO & ALLING CARSON CITY OFFICE VALLEY BANK CENTER

600 E. WILLIAM STREET, SUITE 301 CARSON CITY, NEVADA 89701-4052 TELEPHONE (702) 882-4577

> LAKE TAHOE OFFICE KINGSBURY SQUARE P.O. BOX 3390

STATELINE, NEVADA 89449-3390 TELEPHONE (702) 588-6676

WHEN RECORDED MAIL TO: H & S CONSTRUCTION, INC. P.O. BOX 2077 MINDEN, NEVADA 89423 FOR RECORDER'S USE

REQUESTED BY

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'92 FEB 21 P3:47

SUZANHE BEAUDREAU
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PAID K DEPUTY

BOOK 292 PAGE 3516