SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 17 day of July, 1992, between

RICHARD A. BAINES and JAMIE BAINES, husband and wife as Joint Tenants, herein called TRUSTOR,

whose address is: P.O. BOX 5383, STATELINE, NV 89449

and STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, herein called TRUSTEE, and

RALPH E. FARMER AND RUTH LEE FARMER, husband and wife as joint tenants, herein called BENEFICIARY,

WITNESSETH: That Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, that property in City of STATELINE, DOUGLAS County, Nevada, described as:

SEE EXHIBIT 'A' ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF

ASSESSMENT PARCEL NO. 07-324-09

Together with the rents, issues and profits thereof, subject, however, to right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues, and profits.

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For the purpose of securing (1) payment of the sum of \$\\$36,600.00 the 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 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		1	000-52876	Lincoln	<i>73</i>	248	86043
Churchill		-	224333	Lyon			0104086
Clark	861226		00857	Mineral	112	<i>352</i>	078762
Douglas	1286	2432	147018	Nye	558	075	173588
E l ko	545	316	223111	Pershing	187	179	151646
Esmeralda	110	244	109321	Storey	055	<i>555</i>	58904
Eureka	153	187	106692	Washoe	2464	0571	1126264
Humboldt	223	7,81	266200	White Pine	104	531	241215
Lander	279	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 therefore 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 default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

RICHARD A. BATNES

JAMIE BAINES

STATE OF NEVADA

:55

COUNTY OF DOUGLAS

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on Aules 17, 1992

, personally appeared before me, a Notary

KICHARD A. BAINES

JAIME BAINES

personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

Novary Public

WHEN RECORDED, MAIL TO: RALPH E. FARMER P.O. BOX 1937 ZEPHYR COVE, NV 89448

EXHIBIT A LEGAL DESCRIPTION

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

Lot 14, as shown on the map of KINGSBURY PALISADES, filed in the office of the County Recorder of Douglas County, Nevada.

TOGETHER WITH that portion of Lot 13 as shown on said map that is described as follows:

COMMENCING at the Northernmost corner of said Lot 13, said point being the TRUE POINT OF BEGINNING; thence South 46°46'30" East 92.70 feet; thence West 58.64 feet; thence North 00°02'38" West 58.73 feet to the point of beginning.

TOGETHER WITH that portion of Lot 15, as shown on said map that is described as follows:

COMMENCING at the Southernmost corner of said Lot 15, said point being the TRUE POINT OF BEGINNING; thence North 39°18'06" West 119.10 feet; thence East 28.70 feet; thence South 38°41'34" East 89.44 feet to the Westerly right of way line of Panorama Drive; thence Southwesterly along said right of way line along a curve concave to the Southeast with a central angle of 11°09'38" and a radius of 125.00 feet an arc distance of 24.35 feet to the point of beginning.

EXCEPTING THEREFROM the following described two parcels:

- (a) That portion of said Lot 14 that is described as follows: Commencing at the Southernmost corner of said Lot 14 said point being the TRUE POINT OF BEGINNING; thence North 46°46;30: West 48.38 feet; thence East 58.69 feet to the Westerly right of way line of Panorama Drive; thence Southwesterly along said right of way line along a curve concave to the Southeast with a central angle of 18°41'32" and a radius of 125.00 feet an arc distance of 40.79 feet to the point of beginning.
- (b) That portion of said Lot 14 that is described as follows: Commencing at the Northern most corner of said Lot 14, said point being the TRUE POINT OF BEGINNING; thence South 39°18'06" East 85.75 feet; thence West 62.42 feet; thence North 00°03'08" West 71.73 feet to the TRUE POINT OF BEGINNING.

Assessment Parcel No. 07-324-09.

REQUESTED BY

STEWART THE AL BRUCLES COUNTY OUG AS CO. NEVADA

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SUZARNE BEAUDREAU RECORDER

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