

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made JUNE 15, 1990

between

KENNETH KJER, AN UNMARRIED MAN

, TRUSTOR,

whose address is P.O. BOX 2100
(Number and Street)

STATELINE
(City)

NEVADA 89449
(State / Zip)

Pacific Title, Inc., a Nevada Corporation,

TRUSTEE, and

Mervyn J. Kjer and Doris L. Kjer,
Husband and Wife

, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

AP#07-211-11

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 AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

PACIFIC TITLE, INC.

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 \$ 275,000.00 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 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.
Churchill	30 mortgages	363	115384
Clark	850 Off. Rec.		682747
Douglas	57 Off.	115	40060
Elko	92 Off. Rec.	652	35747
Emeraldia	3-X Deeds	195	35922
Eureka	22 Off. Rec.	138	45941
Humboldt	28 Off. Rec.	124	131075
Lander	24 Off. Rec.	168	50782

COUNTY	BOOK	PAGE	DOC. NO.
Lincoln			45902
Lyon	37 Off. Rec.	341	100661
Mineral	11 Off. Rec.	129	89073
Nye	105 Off. Rec.	107	04823
Ormsby	72 Off. Rec.	537	32867
Perthing	11 Off. Rec.	249	66107
Storey	"S" Mortgages	206	31506
Washoe	300 Off. Rec.	517	107192
White Pine	295 R. E. Rec.	258	

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 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.

STATE OF NEVADA

COUNTY OF DOUGLAS

On June 15, 1990

personally appeared before me, a Notary Public, personally known to me to be

Kenneth Kjer

who acknowledged that he executed the above instrument.

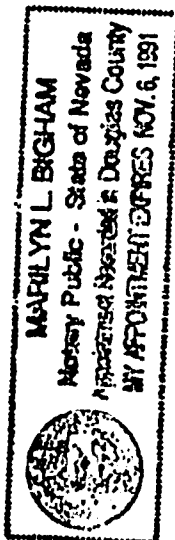
Notary Public

When Recorded Mail To:

Mr. & Mrs. Mervyn Kjer
c/o Kenneth Kjer
P.O. Box 2100
Stateline, NV 89449

Signature of Trustor

KENNETH KJER



FOR RECORDER'S USE

292556

EXHIBIT "A"

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

All that portion of Lot 1 of PINE RIDGE SUBDIVISION, filed for record on August 8, 1956 as Document No. 11664, and that portion of Lot 2, of the Palady Tract, more particularly described as follows:

BEGINNING at the Southwest corner of said Lot 1; thence North $00^{\circ}02'29''$ West, 43.76 feet; thence North $89^{\circ}57'27''$ East, 152.90 feet; thence along a curve concave to the Northeast with a radius of 150 feet, a central angle of $0^{\circ}33'05''$ and an arc length of 1.44 feet; thence along a curve concave to the Southwest with a radius of 100 feet, a central angle $25^{\circ}45'52''$ and an arc length of 44.97 feet to the Southeast corner of said Lot; thence South $00^{\circ}02'33''$ East, 111.13 feet; thence North $73^{\circ}54'48''$ West, 170.22 feet; thence North $00^{\circ}02'29''$ West, 64.84 feet to the POINT OF BEGINNING, said parcel more fully described as Parcel B of Record of Survey for Kenneth C. Kjer, recorded July 17, 1987, Book 787, Page 1447, Document No. 296682 of Official Records.

AP#07-211-11

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

92 NOV -6 AM 1:13

SUZANNE BEAUDREAU
RECORDER 292556
\$6.00 PAID *Ka* DEPUTY
BOOK 1192 PAGE 998