

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 14th day of October, 1992, between

Ronald R. Olson and Sharon B. Olson as trustees of the Ronald R. and Sharon B. Olson Living Trust dated July 31, 1986

whose address is 1092-D Grand Avenue, Arroyo Grande, CA 93420

herein called TRUSTOR,

(Number and Street)

(City)

(State)

Kim R. Switzer

herein called TRUSTEE, and

Kim R. Switzer, as trustee of the Kim R. Switzer Living Trust, dated August 10, 1990, herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the state of Nevada county of Douglas, more particularly described as follows:

Lot 10, in Block G., as shown on the Official Map of WESTWOOD VILLAGE UNIT NO. 1, filed for record in the Office of the County Recorder of Douglas County, Nevada, on October 5, 1979, in Book 1079, Page 440, Document No. 37417, and Certificate of Amendment recorded July 14, 1980, in Book 780, Page 783, Document No. 46166, and Certificate of Amendment recorded January 31, 1991, in Book 191, Page 3820, Document No. 243938.

Together with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and all extensions or renewals thereof; 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 \$ 80,000.00 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, 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.:

Table with 4 columns: COUNTY, DOCUMENT No., BOOK, PAGE. Lists various counties and their corresponding document details.

(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.

State of California County of San Luis Obispo

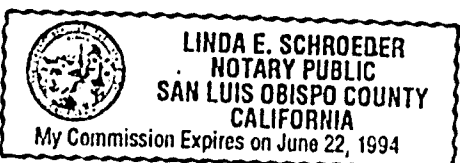
SIGNATURE OF TRUSTOR The Ronald R. Olson and Sharon B. Olson Living Trust dated July 31, 1986

On December 3, 1992 personally appeared before me, a Notary Public, Ronald R. Olson and Sharon B. Olson

Ronald R. Olson, trustee Sharon B. Olson, trustee

who proved to me that t he y executed the above instrument.

Linda E. Schroeder NOTARY PUBLIC Linda E. Schroeder - June 22, 1994



MAIL TO - RONALD R. OLSON P.O. Box 500 ARROYO GRANDE, CA 93421

296162 BOOK 1292 PAGE 4473

COPY

REQUESTED BY
Ronald Olson
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'92 DEC 28 AM 10:27

SUZANNE BEAUDREAU
RECORDER
\$16⁰⁰ PAID Bh DEPUTY **296162**
BOOK **1292** PAGE **4474**