

Deed of Trust

THIS DEED OF TRUST, made this 13TH day of OCTOBER, 19 94 between NORMA K. BECKERDITE, AN UNMARRIED WOMAN, AS HER SOLE AND * , hereafter called "Trustor", whose address is 1285 ESTHER WAY, MINDEN, Nevada 89423 ;

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, a Delaware corporation qualified to do business in Nevada, hereafter called "Trustee"; and [] BENEFICIAL NEVADA, INC.

[X] BENEFICIAL MORTGAGE CO. OF NEVADA, a Delaware corporation qualified to do business in Nevada and conducting business in Nevada at 1055 SO WELLS STE 115, RENO, NV 89502 hereafter called "Beneficiary",

WITNESSETH that Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH POWER OF SALE, that property in DOUGLAS County, Nevada, hereafter referred to as the "Property" and described as: *SEPARATE PROPERTY

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

LOT 31, AS SHOWN ON THE OFFICIAL MAP OF COCHRAN ESTATES UNIT NO. 1, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 23, 1970, IN BOOK 82, PAGE 294, under File No. 50690. APN 21-084-06

TOGETHER WITH the rents, issues and profits of the Property SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated by reference into this Deed of Trust to collect and apply such rents, issues and profits.

For the purpose of securing:

- (A) Performance of each agreement and covenant of Trustor either incorporated by reference or contained in this Deed of Trust.
(B) Payment of the indebtedness evidenced by a promissory Note or Loan Agreement ("Note/Agreement") of even date herewith in the [X] ACTUAL AMOUNT OF LOAN of \$ 35,800 .00 [] TOTAL OF PAYMENTS executed by Trustor in favor of Beneficiary.
(C) Payment of such further sums as the Trustor, while the record owner of the Property, may borrow from Beneficiary, when such further sums are evidenced by another note providing for the same terms and conditions as are set forth in the original Note/Agreement and that other instrument is secured by this Deed of Trust.

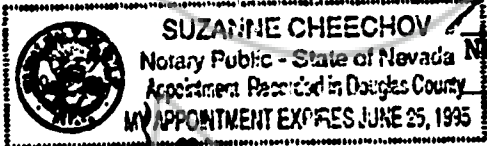
If one of the Trustors dies while this loan is outstanding, Beneficiary, at its option, may declare the unpaid balance of the Actual Amount of Loan to be at once due and payable.

If Trustor voluntarily shall convey or sell all or part of the Property or shall be divested of title in any manner or way, any indebtedness secured by this Deed of Trust, irrespective of the maturity date expressed in any note, at the option of Beneficiary and without demand but upon notice, shall become due and payable immediately.

Beneficiary adopts the covenants in said Section 107.030, Nevada Revised Statutes, and makes them part of this Deed of Trust by this reference, as follows: Numbers 1, 2 (maximum insurable value), 3, 4 (10%), 5, 6, 7, 8 and 9.

All the provisions of this Deed of Trust shall bind the heirs, executors, successors and assigns of all the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all other genders.

IN WITNESS WHEREOF, Trustor has executed these presents the day and year first above written.



Signature of Norma K. Beckerdite, Notary Public - State of Nevada, Appointment Period in Douglas County, My Appointment Expires June 25, 1995

STATE OF NEVADA COUNTY OF DOUGLAS

On this 13th day of OCTOBER, 19 94, before me, SUZANNE CHEECHOV a Notary Public in and for said County, personally appeared Norma K. Beckerdite

whose name is subscribed to the foregoing instrument and acknowledged that She executed the same.

Signature of Suzanne Cheechov, Witness my hand and official seal, NOTARY PUBLIC in and for said County and State, My commission expires June 25, 19 95

FOR RECORDER'S USE

Document No. Filed at request of on 19 at o'clock M. in Book of records of County, Nevada. Fee: \$

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

94 OCT 18 P12:43

County Recorder By: Deputy 348788

SUZANNE BEAUBREAU RECORDED \$7.00 DEPUTY