

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 24th day of August, 1994 between

LULA F. COPIER, a single woman
 whose address is 13315 Constable Avenue, Granada Hills, CA 91344
(Number and Street) (City) (State)
 herein called TRUSTOR.

WESTERN TITLE COMPANY, INC.
 1626 Highway 395, Minden, Nevada 89423
 herein called TRUSTEE, and

WILLIAM S. MILLSPAUGH and NORMA J. MILLSPAUGH, CO-TRUSTEES OF THE
 MILLSPAUGH TRUST DATED OCTOBER 9, 1986
 P. O. Box 1848, Gardnerville, Nevada 89410
 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 and more particularly described as:

"Lot 963, as shown on the map of Gardnerville Ranchos Unit No. 7, filed for record in the Office of the County Recorder of Douglas County, Nevada, on March 27, 1974, as Document No. 72456."

Property Street Address: 1497 Mary Jo Drive
 Gardnerville, Nevada 89410

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 \$ 10,000.00 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.:

COUNTY	DOCUMENT No.	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE	COUNTY	DOCUMENT No.	BOOK	PAGE
Clark	413287	514		Humboldt	116906	3	83	Ormsby	72637	19	102
Churchill	184132	34 mgs.	591	Lander	41172	3	758	Payson	87488	28	68
Douglas	74495	22	418	Lincoln	41292	8 mgs.	487	Storey	28573	8 mgs.	112
Ely	14831	43	343	Lyon	88486	31 mgs.	449	Washoe	487285	734 Tr. Deed	221
Esmeralda	26291	38 deeds	138-141	Mineral	76648	16 mgs.	634-637	White Pine	128126	2C1	341-344
Evans	39682	3	283	Nye	47167	87	183				

(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.

In the event that Trustor or her successor in interest sells, transfers or conveys or permits to be sold, transferred or conveyed her interest in the above-referenced property without the consent in writing of the beneficiaries herein, then the beneficiaries may, at their option, declare all sums secured hereby to be immediately due and payable. In the event that Trustor dies, all sums secured hereby shall immediately become due and payable.

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 NEVADA

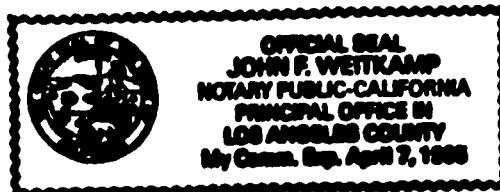
SIGNATURE OF TRUSTOR

On August 30, 1994 personally appeared
 before me, a Notary Public, LULA F. COPIER

Lula F. Copier
 LULA F. COPIER

who acknowledged that she executed the above instrument.

[Signature]
 NOTARY PUBLIC



WHEN RECORDED MAIL TO:

WILLIAM S. MILLSPAUGH AND NORMA J. MILLSPAUGH
 348 BOUNTIFUL PATH
 REDDING, CA. 96003

352293

BK 1294 PG 1436

COPY

REQUESTED BY

Wm & Norma Dillsbaugh

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

94 DEC -9 10:04

352293

BK 1294PG 1437

SUZANNE BEAUDREAU
RECORDER

s. *So* PAID *LD* DEPUTY