

DEED OF TRUST

THIS DEED OF TRUST, made this 24 day of FEBRUARY, 1995

between JACK L. AND CATHERINE C. HARRINGTON (hereinafter called GRANTOR or TRUSTOR),

whose mailing address is P.O. BOX 10408 ZEPHYR COVE, NV. 89448

and BROOKS CUTLER (hereinafter called Trustee),

and BROOKS CUTLER (hereinafter called BENEFICIARY).

WITNESSETH: That WHEREAS Trustor has borrowed and received from Beneficiary in lawful money of the United States the sum of ONE HUNDRED THIRTY-FIVE THOUSAND SEVENTY-FIVE DOLLARS (\$ 135,017.50) and has agreed to repay the same, with interest, to Beneficiary in lawful money of the United States according to the terms of a promissory note of even date herewith, executed and delivered therefor by Trustor;

NOW, THEREFORE, for the purpose of securing each agreement of the Trustor herein contained including payment of the said promissory note and of any money with interest thereon that may be advanced by or otherwise become due to Trustee or Beneficiary under the provisions hereof and for the purpose of securing payment of such additional sums as may be hereafter be advanced for the account BROOKS CUTLER of Trustor by Beneficiary with interest thereon.

TRUSTOR irrevocably GRANTS AND TRANSFERS TO TRUSTEE, in TRUST WITH POWER OF SALE, all that property in DOUGLAS County Nevada described as: (Set forth legal description and commonly known street address, if known)

SEE EXHIBIT "A" ATTACHED
2070 THE BACK RD.
GLENBROOK, NV. 89413

ASSESSORS PARCEL NO. 01-050-31

TOGETHER WITH all appurtenances in which Trustee has any interest, including water rights benefitting said realty whether represented by shares of a company or otherwise; and

TRUSTOR ALSO ASSIGNS to Beneficiary all rents, issues and profits of said realty, reserving the right to collect and use the same except during continuance of some default hereunder and during continuance of such default, authorizing Beneficiary to collect and enforce the same by any lawful means in the name of any party hereto.

TO HAVE AND TO HOLD said property upon and subject to the trusts and agreements herein set forth and incorporated herein by reference. The following covenants Nos. 1,2,3,4,5,6,7,8 and 9 of NRS 107.030 are hereby adopted and made a part of this Deed of Trust, EXCEPT ONLY that the amounts agreed upon by the parties to this instrument with respect to covenants Nos. 2,4 and 7 incorporated by reference of such trusts and agreements is respectively as follows: Covenant No.2 \$ _____; Covenant No. 4, _____%; Covenant No. 7 _____%. Such provisions so incorporated shall have the same force and effect as though specifically set forth and incorporated in this Deed of Trust.

THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

IN WITNESS WHEREOF, Grantor has executed this instrument.

In Witness Whereof, I/We have hereunto set my hand/our hands this 24 day of Feb., 1995

Jack L. Harrington
(Signature)

Catherine C. Harrington
(Signature)

JACK L. HARRINGTON
(Print or type name here)

CATHERINE C. HARRINGTON
(Print or type name here)

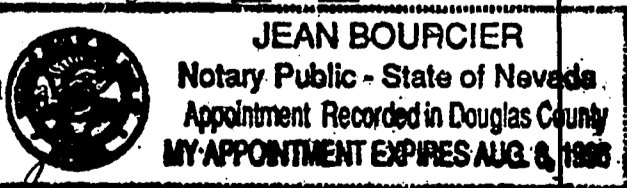
STATE OF NEVADA }
COUNTY OF Douglas }

On this 24 day of Feb, 1995
personally appeared before me, a Notary Public

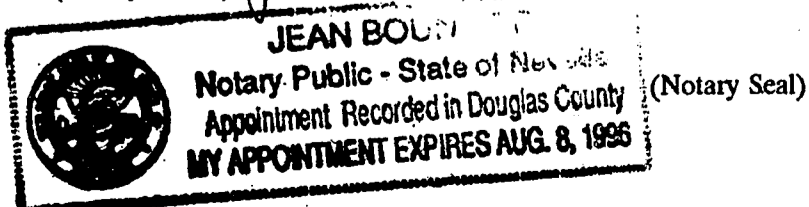
Jack L. Harrington
Catherine C. Harrington

personally known to me to be the person(s) whose name(s) is subscribed to the above instrument who acknowledged that he executed the instrument

Witness my hand and official



(Notary Public)



RECORDING REQUESTED BY AND MAIL TO

NAME JACK L. HARRINGTON
ADDRESS P.O. BOX 10408
CITY/ST/ZIP ZEPHYR COVE, NV. 89448

If applicable mail tax statements to

NAME
ADDRESS
CITY/ST/ZIP

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

357099

BK0395PG0002

EXHIBIT "A"

PARCEL 1:

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, being a portion of the Northeast 1/4 of Section 10 and the Southwest 1/4 of Section 11, Township 14 North, Range 18 East, M. D. B. & M., described as Parcel 2, as shown on the Parcel map of Glenbrook Properties, filed in the office of the County Recorder of Douglas County, Nevada, on June 25, 1980, in Book 680, Page 2532, Instrument No. 45689.

EXCEPTING THEREFROM all that portion of said land granted to GLENBROOK COMPANY in Deed recorded December 6, 1983 in Book 1283, page 428, Document No. 091969 of Official Records.

EXCEPTING THEREFROM all that portion of Parcel 2, as shown on Document No. 91967, more particularly described as follows:

BEGINNING at a point on the North line of said Parcel No. 2 which bears West 61.70 feet from the Northeast corner of Parcel No. 2; thence South 05°08'38" East 40.00 feet; thence North 40°07'58" West 52.11 feet; thence East 30.00 feet to the POINT OF BEGINNING.

TOGETHER WITH all that portion of Parcel No. 1, as shown on Document No. 91967, more particularly described as follows:

BEGINNING at the Southwest corner of said Parcel No. 1; thence North 0°34'41" East 309.00 feet; thence South 52°55'21" East 49.76 feet; thence West 40.00 feet to the POINT OF BEGINNING.

PARCEL 2:

All that portion of Lot "V" Glenbrook Unit 2, filed in the office of the County Recorder of Douglas County, Nevada on may 26, 1978, as Document No. 21216, more particularly described in that certain Document No. 91968, filed in the office of the County recorder of Douglas County, Nevada on December 6, 1983, in Book 1283, Page 426, and further described on the Record of Survey for Ronald Nahas, filed in the office of the County Recorder of Douglas County, Nevada on December 6, 1983 in Book 1283, Page 425, as Document No. 91967.

Assessor's Parcel No. 01-050-31

TOGETHER WITH a membership in the Glenbrook Homeowner's Association subject to the provisions of the Articles of Incorporation and By-Laws of said Association.

REQUESTED BY
Jack Harrington
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

INITIAL
HERE
JH

INITIAL
HERE
CC-H

'95 MAR -1 10:00

LINDA SLATER
RECORDER
\$800 PAID K DEPUTY

357099

BK0395PG0003