

Recording Requested by



and When Recorded Mail to:

U.S. Bank

U.S. BANK CONSUMER FINANCE CTR

501 SE HAWTHORNE BLVD STE 301

PORTLAND OR 97208-3176 ✓

(Space above this line for Recorder's use)

DEED OF TRUST AND ASSIGNMENT OF RENTS

This deed of trust secures obligations which call for payment of interest at a variable interest rate.

THIS DEED OF TRUST is made on April 24, 1995
 between ELLEN MAE AND ALBERT NORMAN GOLDBERG, TRUSTEES OF THE ALBERT & ELLEN GOLDBERG TRUST DATED FEBRUARY 17, 1993. herein called "Trustor,"
United States National Bank of Oregon herein called "Trustee,"
 and U.S. Bank of Nevada, a Nevada banking corporation, herein called "Beneficiary."

Trustor irrevocably grants, transfers and assigns to Trustee, in trust and with power of sale, all of the real property in the City of STATELINE, County of DOUGLAS, State of Nevada, having the street address of 162 A&B AYNES CT and more specifically described as:
SEE ATTACHED EXHIBIT 'A'

together with all improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Beneficiary to collect and apply such rents), issues, profits, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this deed of trust; and all of the foregoing, together with said property (or the leasehold estate if this deed of trust is on a leasehold) are herein referred to as the "Property."

1. THIS DEED OF TRUST SECURES:

a. All of the obligations of Trustor in favor of Beneficiary or order under the terms of a (check box before and complete applicable provision(s)):

Promissory note dated _____ in the original principal sum of _____ Dollars (\$ _____). This note provides for the payment of interest.

Guarantee agreement dated _____ relating to the indebtedness of _____ owed to Beneficiary.

Revolving credit agreement, dated April 24, 1995, herein called Agreement. The Agreement provides, among other things, for the payment of all sums advanced by Beneficiary from time to time pursuant to the Agreement and for the payment of interest. The maximum principal obligation under the Agreement to be secured by this deed of trust at any one time is Twenty Five Thousand Dollars and No Cents Dollars (\$ 25,000.00) unless Beneficiary, with Trustor's written consent, hereafter increases this amount. Advances made by Beneficiary to protect the security of this deed of trust or to preserve the Property shall not be subject to the limitation of the preceding sentence.

The security of this deed of trust shall not be affected by the extension, renewal or modification from time to time of the obligations, instruments or agreements described above.

b. Payment of any and all obligations and liabilities, whatsoever, whether primary, secondary, direct, indirect, fixed or contingent, whether now or hereafter due from Trustor (or any successor in interest to Trustor) whether created directly or acquired by assignment if the document evidencing such obligation or liability or any other writing signed by Trustor (or any successor in interest to Trustor) specifically provides that said obligation or liability is secured by this deed of trust. This deed of trust is governed by the provisions of NRS 106.300 through 106.400 inclusive.

c. Performance of each agreement of Trustor herein contained or contained in any other agreement, instrument or other writing to which Trustor is a party if the same is written in connection with any of the foregoing.

d. Payment of all sums to be expended by the Beneficiary or Trustee pursuant to the terms hereof.

2. TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES:

a. To keep the Property in good condition and repair; not to remove or demolish any building or improvement thereon; to complete or cause to be completed any construction of buildings or other improvements thereon which are financed in whole or in part by the indebtedness secured hereby and to restore promptly and in good and workmanlike manner any building or other improvement which may be damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting the Property or requiring any alteration or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to comply with all Covenants, Conditions, and Restrictions applicable to the Property; to cultivate, irrigate, weed, fertilize, fumigate, spray, prune and do all other acts which from the character or use of the Property may be reasonably necessary, the specific enumerations herein not excluding the general.

b. To provide, maintain and deliver to Beneficiary fire and other insurance on the Property satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary, the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default hereunder or invalidate any act done pursuant to such notice.

c. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this deed of trust.

d. To pay at least ten days before delinquency all taxes and assessments affecting the Property, including, without limitation, assessment on appurtenant water stock, all encumbrances, charges, liens and homeowners association dues, fees and assessments on the Property or any part thereof, and all costs, fees and expenses of this Trust.

e. That should Trustor fail to make any payment or do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may:

(1) Make or do the same in such manner and to such extent as either may deem necessary or appropriate to protect the security hereof, Beneficiary or Trustee being authorized to enter upon the Property for such purposes.

(2) Appear in and defend any action or proceeding purporting to affect the security hereof or the rights or power of Beneficiary or Trustee.

(3) Pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior and superior hereto.

(4) In exercising any such powers, pay necessary expenses, employ counsel and pay his or her reasonable fees.

f. To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the maximum rate allowed by law in effect at the date hereof or at the option of Beneficiary, such sums may be added to the principal balance of any indebtedness secured hereby and shall bear the highest rate of interest as any such indebtedness.

g. To pay for any statement provided for by the law in effect on the date hereof regarding the obligation secured hereby in the amount demanded by the Beneficiary but not to exceed the maximum allowed by law at the time the statement is demanded.

3. IT IS FURTHER AGREED THAT:

a. Any award of damages in connection with any condemnation for public use of or injury to the Property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such monies received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

b. By accepting payment of any sum secured hereby after its due date, or after the filing of notice of default and of election to sell, Beneficiary shall not waive its right to require prompt payment when due of all other sums so secured, or to declare default for failure so to pay, or to proceed with the sale under any such notice of default and of election to sell, for any unpaid balance of said indebtedness. If Beneficiary holds any additional security for any obligation secured hereby, it may enforce the sale thereof at its option, either before, contemporaneously with, or after the sale is made hereunder, and on any default of Trustor, Beneficiary may, at its option, offset against any indebtedness owing by it to Trustor, the whole or any part of the indebtedness secured hereby.

c. Without affecting the liability of any person, including, without limitation, Trustor, for the payment of any indebtedness secured hereby, or the lien of this deed of trust on the remainder of the Property for the full amount of any indebtedness unpaid, Beneficiary and Trustee are respectively empowered as follows:

(1) Beneficiary may from time to time and without notice (i) release any person liable for the payment of any of the indebtedness, (ii) extend the time or otherwise alter the terms of payment of any of the indebtedness, (iii) accept additional security therefor of any kind, including deeds of trust or mortgages, (iv) alter, substitute or release any of the Property securing the indebtedness.

(2) Trustee may, at any time, and from time to time, upon the written request of Beneficiary (i) consent to the making of any map or plat of the Property, (ii) join in granting any easement or creating any restriction thereon, (iii) join in any subordination or other agreement affecting this deed of trust or the lien or charge thereof or, (iv) reconvey, without any warranty, all or any part of the Property.

d. Upon (i) written request of Beneficiary or (ii) performance of all obligations of the Trustor hereunder and under each and every note, guarantee, Agreement or other writing evidencing the indebtedness secured hereby, and upon surrender of this deed of trust to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the Property then held hereunder. The recital in such reconveyance of any matters of facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto." Five years after issuance of such reconveyance, Trustee may destroy said note, guarantee, Agreement or other evidence of indebtedness and this deed of trust (unless directed in such request to retain them).

e. Trustor hereby gives to and confers upon Beneficiary the right, power and authority during the continuance of these trusts to collect the rents, issues and profits of the Property and of any personal property located thereon, and hereby absolutely and unconditionally assigns all such rents, issues and profits to Beneficiary; provided, however, that Beneficiary hereby consents to the collection and retention of such rents, issues and profits as they accrue and become payable only if Trustor is not, at such times, in default with respect to payment of any indebtedness secured hereby or in the performance of any agreement hereunder. Upon any such default, Beneficiary may at any time, without notice, either in person, by agent, or by a receiver to be appointed by a court, without regard to the adequacy of any security for the indebtedness hereby secured and without limiting the generality of Section 2.e.(1), above, enter upon and take possession of the Property or any part thereof, and in its own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine; also perform such acts of repair, nurturing, cultivation, irrigation, weeding, fertilizing, fumigation, spraying, pruning or protection, as may be necessary or proper to conserve the value of the Property or any trees, planting or crops growing thereon; also lease the same or any part thereof for such rental, term, and upon such conditions as its judgment may dictate; also prepare for harvest, sever, remove, and sell any crops that may be growing upon the premises, and apply the net proceeds thereof to the indebtedness secured hereby. The entering upon and taking possession of the Property and performance or failure to perform any of the acts described in the preceding sentence, the collection of or failure to collect such rents, issues and profits, and the application thereof as aforesaid, shall not waive or cure any default or notice of default hereunder, or invalidate any act done pursuant to such notice and shall not constitute or otherwise result in any assumption by or liability of Beneficiary for maintenance, depreciation, misuse or risk of loss other than for damage or loss to the Property due to Beneficiary's gross negligence or intentional torts. Trustor also assigns to Trustee, as further security for the performance of the obligations secured hereby, all prepaid rents and all monies which may have been or may hereafter be deposited with said Trustor by any lessee of the premises herein described, to secure the payment of any rent, and upon default in the performance of any of the provisions hereof, Trustor agrees to deliver such rents and deposits to the Trustee.

f. Upon default by Trustor in the performance of any payment or other obligation secured hereby or in the performance of any agreement hereunder or, if all or any part of the Property or an interest therein is sold, transferred or encumbered, voluntarily or involuntarily, or if a beneficial interest in Trustor is sold, transferred or encumbered, whether voluntarily or involuntarily, and Trustor is not a natural person, Beneficiary may declare all sums secured hereby immediately due without notice or demand and no waiver of this right shall be effective unless in writing and signed by Beneficiary.

g. Waiver of a right granted to Beneficiary hereunder as to one transaction or occurrence shall not be deemed to be a waiver of the right as to any subsequent transaction or occurrence. Beneficiary may rescind any notice before Trustee's sale by executing a notice of rescission and recording the same. The recordation of such notice shall constitute also a cancellation of any prior declaration of default and demand for sale, and of any acceleration of maturity of indebtedness affected by any prior declaration or notice of default. The exercise by Beneficiary of the right of rescission shall not constitute a waiver of any default then existing or subsequently occurring, nor impair the right of the Beneficiary to execute other declarations of default and demand for sale, or notices of default and of election to cause the Property to be sold, nor otherwise affect the note or deed of trust, or any of the rights, obligations or remedies of the Beneficiary or Trustee hereunder.

h. At least three months or any lesser period required by law having elapsed between the recordation of the notice of default and the date of sale, Trustee, having first given notice of sale as then required by law, shall sell the Property at the time and place of sale fixed by it in the notice of sale, either as a whole or in separate parcels, and in such order as the Trustee may determine, at public auction to the highest bidder for cash, in lawful money of the United States of America, payable at the time of sale except as otherwise permitted by law. Trustee may postpone sale of all or any portion of the Property by public announcement at the time of sale, and from time to time thereafter may postpone the sale by public announcement, all as permitted by law. Trustee shall deliver to the purchaser its deed conveying the Property so sold, but without any covenant or warranty, expressed or implied. The recital in any such deed of any matters or facts, stated either specifically or in general terms, or as conclusions of law or fact, shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee or Beneficiary, may purchase at the sale. After deducting all costs, fees and expenses of Trustee and of this trust, including costs of evidence of title in connection with the sale, the Trustee shall apply the proceeds of the sale to the payment of all sums then secured hereby, in such order and manner as may be required by the Beneficiary; the remainder, if any, to be paid to the person or persons legally entitled thereto. If Beneficiary shall elect to bring suit to foreclose this deed of trust in the manner and subject to the provisions, rights and remedies relating to the foreclosure of a mortgage, Beneficiary shall be entitled to reasonable attorney's fees and litigation costs.

i. Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this deed of trust is recorded and the name and address of the new Trustee.

j. This deed of trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including, without limitation, pledgees, of the note, guarantee, Agreement, or other evidence of indebtedness secured hereby, whether or not named as Beneficiary herein. In this deed of trust, whenever the context so requires, the singular number includes the plural.

k. Trustee accepts this Trust when this deed of trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other deed of trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

l. If Trustor or any successor in interest to Trustor sells, transfers or encumbers any interest in the Property, whether voluntarily or involuntarily, or if a beneficial interest in Trustor is sold or transferred, voluntarily or involuntarily, and Trustor is not a natural person: (a) the transferor and the transferee shall each immediately give written notice of said transfer to the Beneficiary, at its address designated on the first page of this deed of trust; (b) if the deed of trust secures Trustor's obligation under an Agreement as defined herein, all credit extended by Beneficiary under the Agreement, whether before or after the property is transferred, shall be secured under this deed of trust as if no transfer had occurred except for credit extended by Beneficiary more than five days after it has received the written notices required by this paragraph.

m. The pleading of any statute of limitations as a defense to any and all obligations secured by this deed of trust is hereby waived to the full extent permitted by law.

4. WITH REGARD TO ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES, TRUSTOR AGREES:

a. As used in this Paragraph 4:

(1) "Environmental Law" means all federal, state and local law regulation and ordinance concerning the public health, safety or welfare, environment or a Hazardous Substance, including without limitation, the Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. Section 9601, et seq., Resource Conservation and Recover Act, 42 U.S.C. Section 6901, et seq., Toxic Substances Control Act, 15 U.S.C. Section 2601, et seq., Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., Clean Water Act and Water Quality Act of 1987, 33 U.S.C. Section 1251, et seq., Safe Drinking Water Act, 41 U.S.C. Section 300f, et seq., Clean Air Act, 42 U.S.C. Section 7901, et seq., Storage Tank Act, 42 U.S.C. Section 6991.

(2) "Hazardous Substance" means any substance which has characteristics of ignitability, corrosivity, toxicity, reactivity or radioactivity or other characteristics which render it dangerous or potentially dangerous to public health, safety or welfare of the environment, including without limitation, (i) petroleum or any fraction or other byproduct thereof, (ii) asbestos, (iii) lead, (iv) cyanide, (v) polychlorinated biphenyls, (vi) urea formaldehyde and (vii) anything defined as a "hazardous material," "toxic substance," "hazardous substance," "hazardous waste" or "waste" under any Environmental Law. The term is intended by Trustor and Beneficiary to be interpreted in its most comprehensive and cumulative sense.

b. Trustor represents and warrants that except as disclosed to and acknowledged in writing by Beneficiary before the date of this deed of trust:

(1) No Hazardous Substance has been located, used, manufactured, generated, treated, handled, stored, spilled, disposed of, discharged or released by any person on, under or about the Property.

(2) Trustor has no knowledge of or reason to believe that there is any pending or threatened investigation, assessment, claim, demand, action or proceeding of any kind relating to (i) any alleged or actual Hazardous Substance located under or about the Property or (ii) alleged or actual violation or noncompliance by Trustor or any tenant of Trustor with regard to any Environmental Law involving the Property.

(3) Neither Trustor nor any tenant of Trustor is required by any Environmental Law to obtain or maintain any permit, license, financial responsibility certificate or other approval as a condition to its business operations or in connection with its use, development or maintenance of the Property.

c. Trustor represents and warrants that Trustor and every tenant of Trustor have been, are and will remain in full compliance with any Environmental Law applicable to its business operations and its use, development or maintenance of the Property.

d. Trustor agrees to permit, or cause any tenant of Trustor to permit, Beneficiary to enter and inspect the Property at any reasonable time for purposes of determining, as Beneficiary deems necessary or desirable: (i) the existence, location and nature of any Hazardous Substance on, under or about the Property, (ii) the existence, location, nature, magnitude and spread of any Hazardous Substance that has been spilled, disposed of, discharged or released on, under or about the Property or (iii) whether or not Trustor and any tenant of Trustor are in compliance with applicable Environmental Law. If Trustor or its tenant fails to comply fully with the terms hereof, Beneficiary may obtain affirmative injunctive relief therefor.

e. Trustor agrees to indemnify and hold Beneficiary and its successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, cleanup, response and remediation costs, penalties and expenses, including, without limitation, all costs of litigation and attorneys' fees, which Beneficiary and its successors and assigns may directly or indirectly sustain or suffer as a consequence of any inaccuracy or breach of any representation, warranty or promise made in this deed of trust in connection with any Hazardous Substance or Environmental Law. Notwithstanding any of the language in the deed of trust to the contrary, this indemnity covers claims asserted after all the indebtedness secured by this deed of trust has been paid and discharged, whether or not the deed of trust has also been reconveyed to Trustor. The only exclusions hereto may relate to claims arising out of the affirmative acts of Beneficiary or of a third party after Trustor's interest in the Property has terminated.

f. The provisions of this Paragraph 4 shall not be affected by the acquisition by Beneficiary or its successors or assigns of any ownership or other interest in the Property beyond Beneficiary's security interest in the Property created under this deed of trust, whether or not such acquisition is pursuant to the foreclosure of this deed of trust or a merger of the interest of the Beneficiary or its successors and assigns in the Property.

g. If Beneficiary shall at any time, through the exercise of any Beneficiary's remedies under this Deed of Trust, or by taking a deed in lieu of foreclosure, hold title to or own the property in Beneficiary's own right, Beneficiary discovers that the hazardous substance has been stored, located, used, produced or released onto or under the property, Beneficiary may, at its option, convey the property or Deed of Trust to Trustor. Trustor covenants to agree and accept delivery of any instrument of conveyance and resume ownership of the property in the event Beneficiary exercises its options hereunder to convey the property or Deed of Trust to Trustor. Beneficiary, at its sole option, shall have the right to record any instrument conveying the property to Trustor and such recordation shall be deemed acceptance by the Trustor of the instrument and conveyance. If title to the property or the Deed of Trust is reconveyed to the Trustor, all of indebtedness secured by the Deed of Trust at the time the conveyance to Beneficiary shall be reinstated.

5. ADDITIONAL PROVISIONS:

a. The execution of this deed of trust by any person who has no present interest in the Property shall not be deemed to indicate that such an interest presently exists. Rather, execution of this deed of trust by such a person shall constitute such person's agreement that if such person hereafter acquires an interest in the Property, such interest shall be subject to Beneficiary's interest hereunder.

b. The execution of this deed of trust by any person who has a present interest in the Property shall not in itself be deemed to indicate that such person is liable to Beneficiary for any obligation described in Section 1., above. Any personal liability of such person to Beneficiary shall be determined on an independent basis (such as execution of the document or documents evidencing the obligation described in Section 1., above). Execution of this deed of trust by any such person shall nevertheless indicate that such person's interest in the Property shall be subject to Beneficiary's interest hereunder.

The undersigned Trustors request that a copy of any notice of default, and of any notice of sale hereunder, be mailed to their respective addresses set forth opposite each signature.

Mailing Address for Notices

By signing below, Trustor agrees to all the terms and conditions of this deed of trust.

162 A&B Aynes Ct
Street
Stateline NV 89449
City and State

+ Ellen Mae Goldberg
Signature
Ellen Mae Goldberg

162 A&B Aynes Ct
Street
Stateline NV 89449
City and State

+ Albert Norman Goldberg
Signature
Albert Norman Goldberg

Street
City and State

Signature

Street
City and State

Signature

Acknowledgement

State of Nevada

County of _____

On _____ before me, _____

personally appeared Ellen Mae Goldberg and Albert Norman Goldberg

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____

(Seal)

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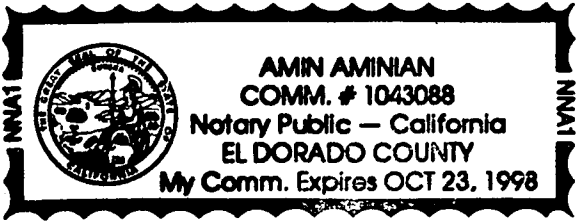
State of California

County of El Dorado

On April 24 95 before me, Amin Aminian
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Ellen Mae Goldberg and Albert Goldberg
NAME(S) OF SIGNER(S)

personally known to me - **OR** - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

[Signature]
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
 - CORPORATE OFFICER
- _____ TITLE(S)
- PARTNER(S) LIMITED
 - GENERAL
 - ATTORNEY-IN-FACT
 - TRUSTEE(S)
 - GUARDIAN/CONSERVATOR
 - OTHER: _____

DESCRIPTION OF ATTACHED DOCUMENT

_____ TITLE OR TYPE OF DOCUMENT

_____ NUMBER OF PAGES

_____ DATE OF DOCUMENT

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

_____ SIGNER(S) OTHER THAN NAMED ABOVE

LEGAL DESCRIPTION

ORDER NO. #112461

EXHIBIT "A"

SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA

Lot 26, Block 2, Oliver Park Subdivision, as shown on the official map recorded in the office of the County Recorder of Douglas County, State of Nevada, February 2, 1959, Document No. 14034.

Excepting therefrom all that portion as contained in the Deed to Valley Bank of Nevada, a Nevada Corporation recorded April 22, 1986 in Book 486 of Official Records at Page 1929, Douglas County, Nevada as Document No. 133740, being further described as follows:

All that portion of Lot 26, Block 2 of Oliver Park Subdivision recorded February 2, 1959, Document No. 14034, more particularly described as follows:

Beginning at the Northwest corner of said Lot 26; thence along the Northerly lie of Lot 26, South $71^{\circ} 36' 25''$ East 10.18 feet; thence South $18^{\circ} 23' 35''$ West 9.75 feet; thence South $44^{\circ} 14' 26''$ West 22.98 feet to a point on the Westerly line of said Lot 26; thence along said Westerly line North $18^{\circ} 23' 35''$ West 30.35 feet to the point of beginning.

And together with that portion as contained in the deed to Richard F. Evans and Anne K. Evans, recorded April 22, 1986 in Book 486 of Official Records at Page 1937, Douglas County, Nevada as Document No. 133743, further described as follows:

PARCEL 1:

All that real property situate in the County of Douglas, State of Nevada described as follows:

All that portion of Lot 53, Oliver Park Subdivision, recorded February 3, 1959, Document No. 14034, more particularly described as follows:

Beginning at the Southeast corner of Lot 53; thence along the Southerly line of Lot 53, North $46^{\circ} 50' 25''$ West 4.01 feet; thence North $44^{\circ} 26' 19''$ East 8.28 feet to a point on the Easterly line of Lot 53; thence along said Easterly line South $18^{\circ} 23' 35''$ West 9.12 feet to the true point of beginning.

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PARCEL 2:

All that portion of Lot 52, Oliver Park Subdivision, recorded February 3, 1959, Document No. 14034, more particularly described as follows:

Beginning at the Northeast corner of said Lot 52; thence along the Easterly line of Lot 52, South 18° 23' 35" West 20.53 feet; thence North 66° 04' 23" West 13.90 feet; thence North 44° 26' 19" East 23.23 feet to a point on the common line of Lots 52 and 53; thence along said common line South 46° 50' 25" East 4.01 feet to the true point of beginning.

Said above described property is set forth on that certain Record of Survey for Richard Evans filed for recorded May 27, 1982 in Book 582 of Official Records at Page 1483, Douglas County, Nevada as Document No. 68106.

** END OF LEGAL DESCRIPTION **

362143**BK0595PG2380**

LOAN AGREEMENT AND DIRECTION TO TRUSTEE - DEED OF TRUST



LOAN AGREEMENT

In consideration of the extension of credit by US Bank Of Nevada ("Bank") to

Albert Norman Goldberg & Ellen Mae Goldberg

("Borrower") in the manner indicated in the Promissory Note dated 4-21-95, in the principal amount of \$25,000.00 ("Note"), I/we, Albert Norman & Ellen Mae Goldberg

Trustor* of the Revocable Living Trust Agreement dated Feb 17, 1993 ("Trust") in which Albert Norman & Ellen Mae Goldberg

is Trustee,* agree as follows:

- 1. I will direct my Trustee to execute on behalf of the Trust a Deed of Trust in favor of Bank to secure repayment of the Note.
2. Bank will not be held responsible for any use of the loan proceeds by Borrower, Trustee, Trustor, or by any agent, nominee, or other person Borrower, Trustee or Trustor may have authorized or Bank may reasonably believe has been so authorized.
3. I will notify Bank immediately of the death, incapacity, removal or resignation of Trustee, and shall promptly confirm to Bank the identity of the successor Trustee. Bank may require that notice of the death, incapacity, removal or resignation of Trustee be accompanied by evidence satisfactory to Bank.
4. Upon the death or incapacity of the Trustor (or in the case of co-Trustors, the death or incapacity of any co-Trustors) the Trustee will immediately notify Bank.
5. If for any reason the Deed of Trust is not enforceable against the Trust, this Agreement shall constitute a withdrawal by Trustor of the real property described in the Deed of Trust and my agreement as Trustor to be personally bound on the Deed of Trust to the same extent that I would be bound if I had signed the Deed of Trust individually. I will indemnify and hold Bank harmless from any demand, claim, suit or action brought by any person alleging that an act taken by Bank in reliance on this Loan Agreement and Direction to Trustee - Deed of Trust was unlawful, unauthorized, wrongful or void. In the event of any action to enforce this Agreement and Direction, Bank shall be entitled to costs and disbursements allowed by law, reasonable attorney fees in the event suit or action and/or any related appeal or petition for review.

TRUSTOR DATE Ellen Mae Goldberg 4-24-95
TRUSTOR DATE Albert Norman Goldberg 4/24/95

I/we Trustee of the aforementioned Trust, hereby agree to all of the provisions in the Loan Agreement.

TRUSTEE DATE Ellen Mae Goldberg 4-24-95
TRUSTEE DATE Albert Norman Goldberg 4/24/95

DIRECTION TO TRUSTEE - DEED OF TRUST

Pursuant to the power retained by the Trustor to revoke or amend the Trust in whole or in part and, if applicable, to give directions to the Trustee, I hereby direct the Trustee to execute on behalf of the Trust, a Deed of Trust in favor of Bank to secure a loan by the Bank of

\$ 25,000.00 to Albert Norman & Ellen Mae Goldberg

I direct such action for myself, my heirs, personal representatives and assigns and on behalf of all beneficiaries of the Trust whose interest in the Trust is entirely dependent upon my exercise or non-exercise or my power of revocation.

I further direct that a copy of this Loan Agreement and Direction to Trustee, with all attachments, be made an exhibit to and incorporated into the Deed of Trust.

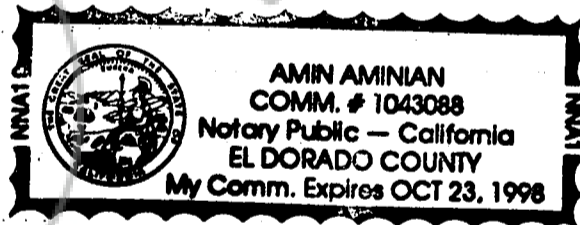
Dated this 24 day of April, 1995.

TRUSTOR Ellen Mae Goldberg
TRUSTOR Albert Norman Goldberg

STATE OF California)
County of El Dorado) ss.

Signed or attested before me on this 24 day of April, 1995, by Amin Aminian

Before me:
NOTARY PUBLIC
STATE MY COMMISSION EXPIRES



362143

BK 0595PG2381

*Hereafter, unless otherwise indicated, the singular shall be used and shall include the plural.

CONSENT OF BENEFICIARY OF TRUST

For myself and my issue, I hereby consent to the execution of the Deed of Trust by the Trustee of the aforementioned Trust.

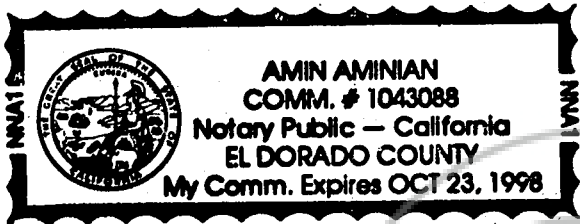
BENEFICIARY, INDIVIDUALLY X <i>Ellen Mae Goldberg</i>
BENEFICIARY, INDIVIDUALLY X <i>Albert Norman Goldberg</i>
BENEFICIARY, INDIVIDUALLY
BENEFICIARY, INDIVIDUALLY

STATE OF California)
County of El Dorado) ss.

Signed or attested before me on this 24 day of April,
19 95, by Amin Aminian

Before me:

NOTARY PUBLIC <i>Amin Aminian</i>
STATE _____ MY COMMISSION EXPIRES _____



SPOUSAL CONSENT 362143

To be completed if spouse is not a co-trustor and trust may contain community property. 362143

I, _____,
being the spouse of the above-named Trustor, hereby acknowledge that I may have a community property and/or separate property interest in assets that have been transferred to the above-named Trust and hereby (i) confirm and ratify the creation of the Trust and the transfer of community property or separate property assets to the Trust, (ii) consent to Trustor signing above and to all acts to be performed by the Trustor and Trustee by virtue of this Loan Agreement and Direction, (iii) confirm and ratify all that Trustor and Trustee have already done which would have been authorized by this Consent, and (iv) agree that the foregoing actions and authority will benefit the community composed of Trustor and myself.

SPOUSE
DATE

STATE OF _____)
County of _____) ss.

Signed or attested before me on this _____ day of _____,
19____, by _____

Before me:

NOTARY PUBLIC
STATE _____ MY COMMISSION EXPIRES _____

REQUESTED BY
U.S. Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'95 MAY 16 12:03

LINDA SLATER
RECORDER

1500 PAID *[Signature]* DEPUTY

362143

BK 0595 PG 2382