

DEED OF TRUST

THIS DEED OF TRUST, made this 3RD day of NOVEMBER, 1995 between JOE TAMKE AND CAROL A TAMKE, HUSBAND AND WIFE AS JOINT TENANTS

hereafter called "Trutor," whose address is 2969 SANTA MARIA DRIVE MINDEN, NV 89423

BENEFICIAL MANAGEMENT CORPORATION OF AMERICA, a Delaware corporation qualified to do business in Nevada, hereafter called "Trustee"; and BENEFICIAL MORTGAGE CO. OF NEVADA, a Delaware corporation qualified to do business in Nevada and conducting business in Nevada at 1055 SOUTH WELLS, #115, RENO, NV. 89502

WITNESSETH that Trutor 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:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS,, DESCRIBED AS FOLLOWS: LOT 41, BLOCK D, AS SET FORTH ON THE OFFICIAL PLAT OF MISSION HOT SPRINGS, UNIT NO. 1, FILED IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA, ON JULY 1, 1987, BOOK 787, PAGE 001, DOCUMENT NO. 157492 OF OFFICIAL RECORDS.

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 Trutor 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 XXX ACTUAL AMOUNT OF LOAN of \$102,000.00 executed by Trutor in favor of Beneficiary.
(C) Payment of such further sums as the Trutor, 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 Trutors 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 Trutor 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, Trutor has executed these presents the day and year first above written.

Signature of Joe Tamke, JOE TAMKE

Signature of Carol A Tamke, CAROL A TAMKE

STATE OF NEVADA )
COUNTY OF Douglas ) ss:
On this 7th day of November, 1995 before me,
a Notary Public in and for said County, personally appeared
Joe Tamke and Carol A. Tamke

known to me to be the person S whose name S are subscribed to the foregoing instrument and acknowledge that executed the same.

FOR RECORDERS'S USE

Document No.
Filed at request of
on at
o'clock M. in Book of
records of County, Nevada.
Fee:
County Recorder By Deputy

Witness my hand and official seal
Signature of L. Hendrick
NOTARY PUBLIC in and for said County and State
My commission expires 4-29-97

L. HENDRICK
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES APR. 29, 1997

COPY

REQUESTED BY  
STEWART TITLE of DOUGLAS COUNTY  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'95 NOV 13 P3:42

LINDA SLATER  
RECORDER

\$ *J.W.* PAID *M* DEPUTY

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BK 1 195 PG 1999