DEED OF TRUST AND ASSIGNMENT OF RENTS(SECURING INDEMNITY AGREEMENT)

Escrow No F71236CA

THIS DEED OF TRUST, made this 8th day of December 1995, between BERNARD DZIABO AND DIANE DZIABO, HUSBAND AND WIFE

herein called TRUSTOR,

whose address is

2652 LATIGO CIRCLE MINDEN, NV 89423

WESTERN TITLE COMPANY, INC., a Nevada corporation herein called TRUSTEE, and WESTERN TITLE COMPANY, INC., A NEVADA CORPORATION

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, to wit:

Lot 223 as set forth on the Final Map of WILDHORSE UNIT NO. 6, a Planned Unit Development filed in the Office of the County Recorder of Douglas County, State of Nevada, on March 15, 1994, in Book 394, at Page 2741, as Document No. 332336.

A.P.N. 21-421-03

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.

To protect the security of this Deed of Trust, Trustor agrees: By the execution and delivery of this Deed of Trust and Indemnity Agreement 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.:

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COUNTY	DOC. No.	BOOK	PAGE	COUNTY	DOC. No.	воок	PAGE
Clark	413987	514		Lyon	88486	31 mtgs.	449
Churchill	104132	34 mtgs.	591	Mineral	76648	16 mtgs.	534-537
Douglas	24495	22	415	Nye	47157	67	163
Elko	14831	43	343	Ormsby	72637	19	102
Esmeralda	26291	3H deeds	138-141	Pershing	57488	28	58
Eureka	39602	3	283	Storey	28573	R mtgs.	112
Humbolt	116986	3	83	Washoe	407205	734 Tr.deed	221
Lander	41172	3	758	White Pine	128126	261	341-344
Lincoln	41292	0 mtgs.	467				

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(which provisions, identical in all counties, are attached hereto and a part 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.

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

))SS.

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SIGNATURE OF TRUSTOR

County of DOUGLAS

This instrument was acknowledged before me on December 8, 1995

by BERNARD DZIABO AND DIANE DZIABO

BERNARD DZIABO

DIANE DZIABO

NOTARY PUBLIC

ESCROW NO. F71236CA FOR RECORDER'S USE

JOANN LEE Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES NOV. 1, 1998

WHEN RECORDED MAIL TO:

IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA '95 DEC 13 P4:05

REQUESTED BY

WESTERN TITLE COMPANY, INC.

LINDA SLATER RECORDER PAID KO DEPUTY

WESTERN TITLE - MINDEN

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