

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

This Deed of Trust; made this 5th day of SEPTEMBER, 1996, between

LESLIE J. BANATHY, AN UNMARRIED MAN

, herein called TRUSTOR,

whose address is 1416 PATRICIA DRIVE, GARDNERVILLE, NV. STEWART TITLE OF NORTHERN NEVADA, a Nevada Corporation, herein called TRUSTEE, and

ARNOLD GARDETTO SR. AND THERESIA GARDETTO, husband and wife as joint tenants

, herein called BENEFICIARY,

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH POWER OF SALE, that property in DOUGLAS County, Nevada, described as:

1416 PATRICIA DRIVE, GARDNERVILLE
APN: 29-352-14

TRUSTOR DECLARES THAT THERE ARE TWO LOANS AGAINST SUBJECT PROPERTY,

A FIRST MORTGAGE LOAN HELD BY EL DORADO SAVINGS (LOAN # 926207) IN THE APPROXIMATE AMOUNT OF \$75,719. SECOND MORTGAGE LOAN HELD BY BANK OF AMERICA (LOAN # 290062033) IN THE AMOUNT OF \$39,000.

TOGETHER WITH the rents, issues and profits thereof, 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.

For the Purpose of Securing: 1. Performance of such agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 10,000. executed by Trustor in favor of Beneficiary or order. 3. Payment of such additional sums as may hereafter be advanced for the account of Trustor thereon.

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.:

Table with 12 columns: COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE. Lists various counties and their associated document details.

(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.

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be \$ 150,000 and with respect to attorney's fees provided for by covenant 7 the percentage shall be 20 %.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinbefore set forth.

STATE OF NEVADA )
COUNTY OF DOUGLAS ) SS.

Handwritten signature of Leslie J. Banathy

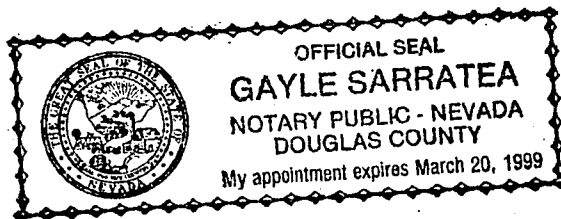
On Sept 5, 1996 personally appeared before me, a notary public,

Leslie J. Banathy

Leslie J. Banathy

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

Handwritten signature of Gayle Sarratea, Notary Public



REQUESTED BY Leslie J. Banathy IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

WHEN RECORDED MAIL TO Name: MR. & MRS. GARDETTO, SR. Street Address: 1129 CENTERVILLE, GARDNERVILLE, NV 89410 City & State

'96 SEP -5 P12:56

LINDA SLATER RECORDER

\$ 7.00 PAID DEPUTY

395791

BK0996PG0415