

**SHORT FORM DEED OF TRUST
AND ASSIGNMENT OF RENTS**

This Deed of Trust, made this 1st day of September, 1997, between Sandra Lomeli an unmarried woman as sole owner, herein called TRUSTOR, whose address is 302 S. Sumter Ct. Visalia, CA. 93292 and TSI TITLE AND ESCROW, INC. a Nevada corporation, herein called TRUSTEE, and QM Corporation, a Nevada corporation 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, more particularly described on EXHIBIT "A" attached hereto and, by this reference, made a part hereof.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

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 each 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 \$4491.00 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 or Assigns by Beneficiary with interest 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 of even date herewith 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:

RECORDING REQUESTED BY:
TSI Title and Escrow, Inc.

RETURN TO: *#7252*
Litchfield Financial
13701 W. Jewell Ave. #200
Lakewood, Co. 80228

0422545

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| <u>COUNTY</u> | <u>DOCUMENT NUMBER</u> | <u>BOOK</u> | <u>PAGE</u> |
|---------------|----------------------------|-------------|-------------|
| CLARK | 413987 | 514 | |
| CHURCHILL | 104132 | 34 mtgs. | 591 |
| DOUGLAS | 24495 | 22 | 415 |
| ELKO | 14831 | 43 | 343 |
| ESMERALDA | 26291 | 311 deeds | 138-141 |
| EUREKA | 39602 | 3 | 283 |
| HUMBOLDT | 116986 | 3 | 83 |
| LANDER | 41172 | 3 | 758 |
| LINCOLN | 41292 | 0 mtgs. | 467 |
| WASHOE | 407205 | 734 | 221 |
| LYON | 88486 | 31 mtgs. | 449 |
| MINERAL | 76648 | 16 mtgs. | 534-537 |
| NYE | 47157 | 67 | 163 |
| ORMSBY | 72637 | 19 | 102 |
| PERSHING | 57488 | 28 | 58 |
| STOREY | 28573 | R mtgs. | 112 |
| WHITE PINE | 128126 | 261 | 341-3 |

(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 \$*****, and with respect to attorneys' fees provided for by covenant 7, the percentage shall be *****%.

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.

Sandra Lomeli
 Sandra Lomeli
 STATE OF NEVADA)
) ss:
 COUNTY OF _____)

This instrument was acknowledged before me on _____
 19__ , by _____

 NOTARY PUBLIC

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STATE OF NEVADA)
 WASHOE) ss:
COUNTY OF ~~DOUGLAS~~)

2nd
On September ~~1st~~, 1997, Robert Meltzer
personally appeared before me, whom I know personally to be the
person who signed this certificate while under oath, being sworn
by me, and swears that he was present and saw

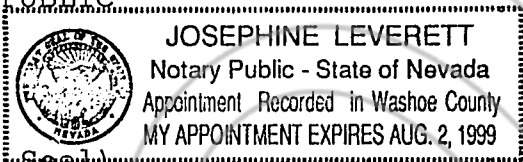
Sandra Lomeli

sign the attached document and that it is ~~his/her/their~~
signature*s*.

Robert Meltzer
Robert Meltzer

SIGNED and SWORN to before me by *Robert Meltzer* this *2nd*
day of *September, 1997.*

Josephine Leverett
NOTARY PUBLIC



(Notary Seal)

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EXHIBIT "A"

An undivided one-three thousand two hundred and thirteenth (1/3213) interest as a tenant-in-common in the following described real property (the Real Property):

A portion of the North one-half of the Northwest one-quarter of Section 26, Township 13 North, Range 18 East, M.D.B.&M., described as follows: Parcel 3, as shown on that amended Parcel Map for John E. Michelsen and Walter Cox recorded February 3, 1981, in Book 281 of Official Records at Page 172, Douglas County, Nevada, as Document No. 53178, said map being an amended map of Parcels 3 and 4, as shown on that certain map for John E. Michelsen and Walter Cox, recorded February 10, 1978, in Book 278 of Official Records at Page 591, Douglas County, Nevada, as Document No. 17578.

Excepting from the real property the exclusive right to use and occupy all of the dwelling units as defined in the "Declaration of Timeshare Use" as amended.

Also excepting from the real property and reserving to Grantor, its successors and assigns, all those certain easements referred to in Paragraphs 2.5, 2.6 and 2.7 of said Declaration of Timeshare Use and amendments thereto, together with the right to grant said easements to others.

TOGETHER WITH the exclusive right to use and occupy a "Unit" as defined in the Declaration of Timeshare Use recorded February 16, 1983, in Book 283 at Page 1341, as Document No. 76233 of Official Records of the County of Douglas, State of Nevada, and amendment to Declaration of Timeshare Use recorded April 20, 1983 in Book 483 at Page 1021, Official Records of Douglas County, Nevada, as Document No. 78917, Second Amendment to Declaration of Timeshare Use recorded July 20, 1983 in Book 783 of Official Records at Page 1688, Douglas County, Nevada, as Document No. 84425, Third Amendment to Declaration of Timeshare Use recorded October 14, 1983 in Book 1083, at Page 2572, Document No. 89535, Fourth Amendment to Declaration of Timeshare Use recorded August 31, 1987 in Book 887 at Page 3987, Official Records of Douglas County, Nevada, as Document No. 161309, Fifth Amendment to Declaration of Timeshare Use recorded November 30, 1987, in Book 1187 of Official Records at Page 3946, Douglas County, Nevada, as Document No. 159336, and Sixth Amendment to Declaration of Timeshare Use recorded March 25, 1996, in Book 396 of Official Records at Page 3827, Douglas County, Nevada, as Document No. 383937 ("Declaration"), during a "Use Period" within the ***high*** season within the "Owner's Use Year", as defined in the Declaration, together with a non-exclusive right to use the Common Areas as defined in the Declaration. The effect of that certain document entitled "Second Amendment to the By-Laws of KINGSBURY CROSSING OWNERS' ASSOCIATION", recorded March 25, 1996, in Book 396, Page 3817, of Official Records, and "Third Amendment to the Laws of KINGSBURY CROSSING OWNERS' ASSOCIATION", recorded March 25, 1996, in Book 396, Page 3822, of Official Records.

SUBJECT TO all Covenants, Conditions, Restrictions, Limitations, Easements, and Rights-of-Way of record.

A portion of APN #07-130-19
Owner # K6-14

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COPY

REQUESTED BY
TSI TITLE & ESCROW
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 SEP 26 P3:02

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LINDA SLATER
RECORDER
\$ ^{11.00} PAID *LO* DEPUTY