

West Star Loan Servicing
1575 Delucchi Lane #212
Reno, Nevada 89502
Escrow No. 91949 TEM

DEED OF TRUST

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THIS DEED OF TRUST, made this 14th day of October, 1997, by and between STEVEN M. ROBINSON and RHONDA L. ROBINSON, husband and wife, Trustees, WESTERN TITLE COMPANY, INC., a Nevada corporation, Trustee, and PHILIP HOSKING, Trustee, and TILLY P. BOTTI, Trustee of THE DIXON W. UFER TESTAMENTARY TRUST, Beneficiaries.

WITNESSETH:

That Trustees do hereby grant, bargain, sell, convey and confirm unto Trustee in trust with power of sale, all that certain property in the County of Douglas, State of Nevada, more particularly described as follows:

Lot 70, as shown on the map of RIDGEVIEW ESTATES, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on December 27, 1972, in Book 1272, Page 690, as Document No. 63503.

EXCEPTING THEREFROM all mineral rights and water and water rights.

EXCEPTING THEREFROM any and all personal property.

APN: 13-163-04

AND, ALSO, all the estate, interest, homestead or other claim, as well in law as in equity, which said Trustees now have or may hereafter acquire in and to said property, together with all easements and rights of way used in connection therewith or as a means of access thereto, and all water rights of any type or nature (except as specifically excluded in the legal description above), and all and singular the tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD, the same unto the said Trustee and its successors, for the purpose of securing:

Payment of an indebtedness in the sum of \$25,000.00, evidenced by a Promissory Note of even date herewith, with interest thereon, according to the terms of said Note, which Note by reference is hereby made a part hereof, executed by Trustees and delivered to Beneficiaries, and payable to the order of Beneficiaries, and any and all extensions or renewals thereof, payment of such additional sums with interest thereon, as may be hereafter loaned by the Beneficiaries to Trustees when evidenced by the Promissory Note or Notes of Trustees; payment of all other sums with interest thereon becoming due and payable under the provisions hereof to either Trustee or to Beneficiaries, and the performance and discharge of each and every obligation, covenant and agreement of Trustees herein contained.

AND THIS INDENTURE FURTHER WITNESSETH:

FIRST: Trustees promise and agree to pay when due all claims for labor performed and materials furnished for any construction, alteration or repair upon the above-described premises; to comply with all

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1 laws affecting said property or relating to any alterations or improvements that may be made thereon; not to
2 commit or permit waste thereon, not to commit, suffer or permit any acts upon said property in violation of
3 any law, covenant, condition or restriction affecting said property; and to permit Beneficiaries to enter at all
reasonable times for the purpose of inspection.

4 SECOND: Trustors covenant to keep all buildings that may now or at any time be on said
5 property during the continuance of this trust in good repair and insured against loss by fire, with extended
6 coverage endorsement, in a company or companies authorized to issue such insurance in the State of
7 Nevada, and as may be approved by Beneficiaries, for at least such sum or sums as shall equal the total
8 indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust or,
9 the maximum full insurable value of such buildings, in the event such maximum insurable value is less than
the foregoing, and shall be payable to Beneficiaries to the amount of the unsatisfied obligation to
Beneficiaries hereby secured, and to deliver the policy to Beneficiaries or to collection agent of
Beneficiaries, and in default thereof, Beneficiaries may procure such insurance and/or make such repairs,
and expend for either of such purposes such sum or sums as Beneficiaries shall deem proper.

10 THIRD: The following covenants Nos. 1, 3, 4 (interest 12%), 5, 6, 7 (counsel fees 12%), 8 and
11 9 of Nevada Revised Statutes 107.030, are hereby adopted and made a part of this Deed of Trust.

12 FOURTH: Trustors agree to pay any deficiency arising from any cause after application of the
13 proceeds of the sale held in accordance with the provisions of the covenants hereinabove adopted by
reference.

14 FIFTH: The rights and remedies hereby granted shall not exclude any other rights or remedies
15 granted by law, and all rights and remedies granted hereunder or permitted by law shall be concurrent and
cumulative. A violation of any of the covenants herein expressly set forth shall have the same effect as the
violation of any covenants herein adopted by reference.

16 SIXTH: All the provisions of this instrument shall inure to, apply to, and bind the heirs,
17 executors, successors and assigns of the survivor of Beneficiaries and shall inure to, apply to, and bind the
18 legal representatives, successors and assigns of each of the other parties hereto, respectively. Whenever
used, the singular number shall include the plural, the plural, the singular, and the use of any gender shall
include all other genders.

19 SEVENTH: Trustors hereby assign to the Trustee any and all rents of the above-described
20 premises accruing after default and hereby authorize Trustee, or a receiver to be appointed on application of
21 Trustee or Beneficiaries, without waiving or affecting the right of foreclosure or any other right hereunder,
22 to take possession of the premises at any time after there is a default in the payments of said debt or in the
23 performance of any of the obligations herein contained, and to rent the premises for the account of Trustors.
At any Trustee's Sale held hereunder, Trustee shall sell the property herein described as a single unit unless
herein otherwise specifically directed and at such sale is hereby authorized to bid for Beneficiaries or other
absent person.

24 EIGHTH: It is hereby expressly agreed that the trust created hereby is irrevocable by Trustors.

25 NINTH: This Deed of Trust is executed by Trustors and accepted by Beneficiaries with the
26 understanding and upon the express condition that if Trustors should make default in the performance of
27 any of the covenants and agreements herein set forth, then and in that event the full amount of the principal

J. Stewart White
316 California Ave.
Suite 113
Reno, NV 89509-1669
(702) 825-4283

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1 indebtedness secured hereby shall forthwith be and become wholly due and payable, notwithstanding the
2 fact that the same would not otherwise be due according to the terms of the Promissory Note secured
3 hereby, and further, that the relationship of landlord and tenants shall exist as between the purchaser of the
4 real property covered hereby upon foreclosure proceedings, and Trustors and their successors in interest
5 may be removed therefrom by any proceeding authorized by law, including an unlawful detainer action, in
6 the event the possession of said real property should not be voluntarily surrendered to such purchaser.

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8 STEVEN M. ROBINSON

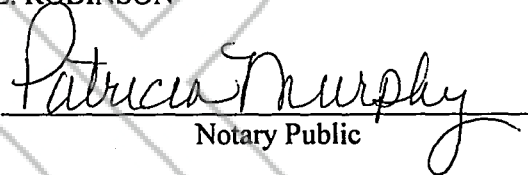
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10 RHONDA L. ROBINSON

11 STATE OF NEVADA)
12) ss:
13 COUNTY OF WASHOE)

14 This instrument was acknowledged before me on the 14th day of October, 1997
15 by STEVEN M. ROBINSON and RHONDA L. ROBINSON

16  PATRICIA MURPHY
17 Notary Public - State of Nevada
18 Appointment Recorded in Douglas County
19 MY APPOINTMENT EXPIRES FEB. 3, 1998

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21 Notary Public

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24 REQUESTED BY
25 WESTERN TITLE COMPANY, INC.
26 IN OFFICIAL RECORDS OF
27 DOUGLAS CO., NEVADA

28 '97 OCT 20 AM 11:58

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LINDA SLATER
RECORDER
\$ 9.00 PAID. *KD* DEPUTY