

DEED OF TRUST AND ASSIGNMENT OF RENTS

Escrow No .

THIS DEED OF TRUST, made this 7th day of November 1996, between Gregory K. Zoeller , trustee of the Gregory K. Zoeller Trust dated December 7, 1995

herein called TRUSTOR, whose address is PO BOX 1112, Zephyr Cove, Nv 89448

WESTERN TITLE COMPANY, INC., a Nevada corporation herein called TRUSTEE, and R. STEPHEN HARDY, a married man

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:

SEE LEGAL DESCRIPTION PAGE ATTACHED HERETO AND MADE A PART HEREOF

THIS DOCUMENT IS RECORDED AS AN ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property in.

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.

For the purpose of securing (1) payment of the sum of \$100,000.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and and all extensions or renewals thereof; and (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or to his successors or assigns, when evidenced by a Promissory Note or Notes reciting that they are secured by this Deed of Trust.

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.:

| COUNTY | DOC. No. | BOOK | PAGE | COUNTY | DOC. No. | BOOK | 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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DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

PARCEL NO. 1

Lot 26, as shown on the Official Plat of PINEWILD, A CONDOMINIUM, filed for record in the Office of the County Recorder, Douglas County, Nevada, on June 26, 1973, in Book 673, Page 1089, as Document No. 67150.

A.P.N. 05-211-26

PARCEL NO. 2

The exclusive right to the use and possession of those certain patio areas adjacent to said unit designated as "Restricted Common Area" on the Subdivision Map referred to in Parcel No. 1, above.

PARCEL NO. 3

An undivided interest as tenants in common in and to that portion of the real property described on the Subdivision Map referred to in Parcel No. 1, above, defined in the Amended Declaration of Covenants, Conditions and Restrictions of Pinewild, A Condominium Project, recorded March 11, 1974, in Book 374 of Official Records, at Page 193, Document No. 72219, as Limited Common Area and thereby allocated to the unit described in Parcel No. 1, above and excepting unto Grantor non-exclusive easements for ingress and egress, utility services, support encroachments, maintenance and repair over the Common Areas defined and set forth in said Declaration of Covenants, Conditions and Restrictions.

PARCEL NO. 4

Non-exclusive easements appurtenant to Parcel No. 1 above, for ingress and egress, utility services, support encroachments, maintenance and repair over the Common Areas defined and set forth in the Declaration of Covenants, Conditions and Restrictions of Pinewild, more particularly described in the description of Parcel No. 3, above.

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JAN 12 P1:00

0430152

LINDA SLATER
RECORDER

\$ 9.00 PAID DEPUTY

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