

Order No. \_\_\_\_\_

Escrow No. 202177ZC

When Recorded Mail To:

CROSSROADS INVESTMENTS LIMITED PARTNERSHIP  
1005 TERMINAL WAY, SUITE 110, RENO, NV 89502

Space above this line for recorder's use

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made January 26, 1998 between  
SHEILA M. ARNAUD TRUSTEE OF THE SHEILA M. ARNAUD REVOCABLE LIVING TRUST DATED  
MARCH 7, 1996 , TRUSTOR,

whose address is P. O. BOX 958, COBB, CA 95426  
(Number and Street) (City) (State)  
FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, TRUSTEE, and  
CROSSROADS INVESTMENTS LIMITED PARTNERSHIP, a Nevada Limited Partnership BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the  
, County of DOUGLAS , State of NEVADA described as:

See Exhibit "A" attached hereto and made a part hereof.  
AP#07-263-23

Together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the purpose of securing (1) payment of the sum of \$ 265,000.00 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 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.

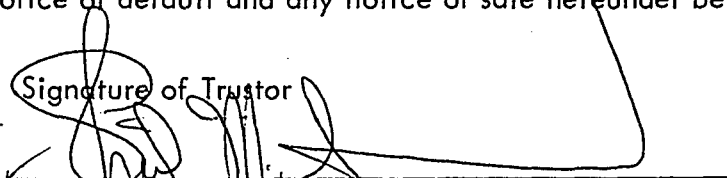
To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. No.
Churchill	39 Mortgages	363	115384	Lincoln			45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off. Rec.	115	40050	Mineral	11 Off. Rec.	129	89073
Elko	92 Off. Rec.	652	35747	Nye	105 Off. Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off. Rec.	537	32867
Eureka	22 Off. Rec.	138	45941	Pershing	11 Off. Rec.	249	66107
Humboldt	28 Off. Rec.	124	131075	Storey	"S" Mortgages	206	31506
Lander	24 Off. Rec.	168	50782	Washoe	300 Off. Rec.	517	107192
				White Pine	295 R. E. Records	258	

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivision A and B, (identical in all counties, and printed on the reverse side hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount.

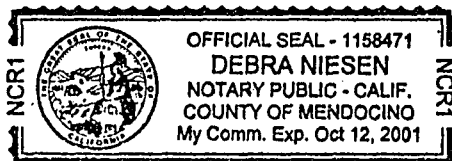
The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address above set forth.

STATE OF NEVADA *California*)  
County of *Mendocino* ) ss.

Signature of Trustor  
  
SHEILA M. ARNAUD, TRUSTEE

On Jan. 28, 1998  
personally appeared before me, a Notary Public,  
Sheila M. Arnaud

who acknowledged that she executed the above instrument.

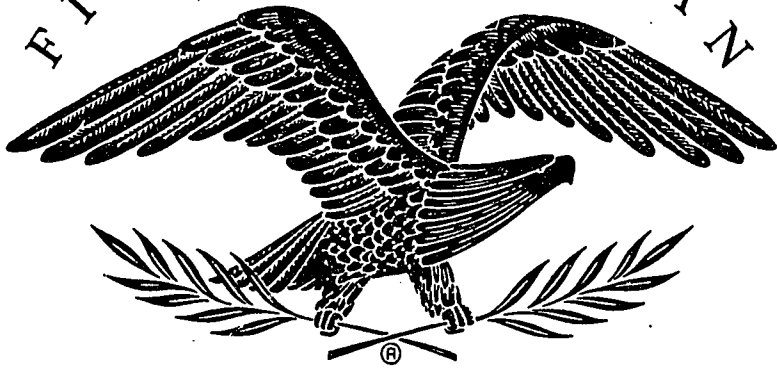


Debra Niesen Notary Public

0431648

BK0198PG4960

FIRST AMERICAN



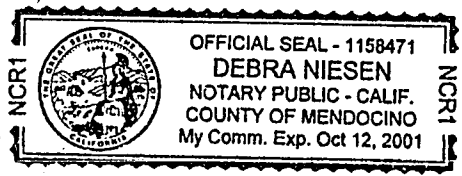
STATE OF CALIFORNIA }  
COUNTY OF Mendocino } ss.

On Jan. 28, 1998, before me, Debra Niesen,  
personally appeared Sheila M. Arnaud

\_\_\_\_\_, personally known to me  
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same  
in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Debra Niesen



(This area for official notarial seal)

Title of Document Deed of Trust  
Date of Document 1-26-98 No. of Pages 1  
Other signatures not acknowledged \_\_\_\_\_

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EXHIBIT "A"

DESCRIPTION

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

All that certain lot, piece or parcel of land situate, lying and being a portion of the Southeast Quarter of the Northeast Quarter of Section 23, Township 13 North, Range 18 East, M.D.B. & M., more particularly described as follows:

PARCEL I COMMENCING at the Easterly end of the centerline of SUMMIT DRIVE as shown on the map of LAKEWOOD KNOLLS ANNEX SUBDIVISION as of record Official Records of Douglas County, Nevada; thence South 00°06'47" East, 3.94 feet thence South 89°39'34" East, 132.00 feet to the True Point of Beginning; thence continuing South 89°39'34" East 325.00 feet; thence South 00°20'26" West, 66.00 feet; thence South 31°12'36" West 79.00 feet, thence North 89°39'34" West 213.00 feet; thence North 49°24'31" West 44.60 feet thence North 89°39'34" West 37.00 feet; thence North 00°06'47" East 105.00 feet to the Point of Beginning.

PARCEL II that certain green belt easement for unobstructed view and non-obstruction of light and air set forth in that easement agreement executed by Hilmer Cannon Nelson, et ux, recorded June 29, 1973 in Book 673, at page 1268, of Official Records of Douglas County, Nevada.

(Affects a portion of the Property lying Southerly to an adjacent to the above described parcel)

REQUESTED BY  
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 JAN 30 AM 11:38

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LINDA SLATER  
RECORDER

\$<sup>9.00</sup> PAID *ka* DEPUTY