

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

205273MTO

ORDER NO.: 205230GB

THIS DEED OF TRUST, made this 8th day of February, 19 99, between

LORI HAGGOTT, AN UNMARRIED WOMAN, herein called TRUSTOR,

whose address is 1273 Lariat Court, Minden, NV 89423 (city) (state) (zip) and

First American Title Company of Nevada, a Nevada Corporation, herein called TRUSTEE, and

F & F FINANCIAL, 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:

Lot 8, in Block A, as set forth on the Final Map #1010-4B of Westwood Village Unit 4B, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on December 13, 1995, in Book 1295, at Page 1906, as Document No. 376827. APN 17-320-15 AKA 1320-30-410-009

IF ALL OR ANY PART OF THE PROPERTY DESCRIBED HEREIN, OR AN INTEREST THEREIN, IS SOLD OR TRANSFERRED BY TRUSTOR WITHOUT BENEFICIARY'S PRIOR WRITTEN CONSENT, BENEFICIARY MAY, AT BENEFICIARY'S OPTION, DECLARE ALL SUMS SECURED BY THIS DEED OF TRUST TO BE IMMEDIATELY DUE AND PAYABLE. CONSENT BY BENEFICIARY TO ONE SUCH TRANSACTION SHALL NOT BE DEEMED A WAIVER OF THE RIGHT TO REQUIRE CONSENT TO FUTURE OR SUCCESSIVE TRANSACTIONS.

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 the sum of \$ 180,000.00 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, in the book and at the page thereof, or under the document file number, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. NO.
Carson City	Off. Rec.		000-52876	Lincoln	73 Off. Rec.	248	86043
Churchill	Off. Rec.		224333	Lyon	Off. Rec.		0104086
Clark	861226 Off. Rec.		00857	Mineral	112 Off. Rec.	352	078762
Douglas	1286 Off. Rec.	2432	147018	Nye	558 Off. Rec.	075	173588
Elko	545 Off. Rec.	316	223111	Pershing	187 Off. Rec.	179	151646
Esmeralda	110 Off. Rec.	244	109321	Storey	055 Off. Rec.	555	58904
Eureka	153 Off. Rec.	187	106692	Washoe	2464 Off. Rec.	0571	1126264
Humboldt	223 Off. Rec.	781	266200	White Pine	104 Off. Rec.	531	241215
Lander	279 Off. Rec.	034	137077				

shall inure to and bind the parties hereto with respect to the property above described. Said agreement, 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 Beneficiary or the collection agent appointed by him may charge a fee of not to exceed \$15.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby.

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 hereinbefore set forth.

STATE OF NEVADA SS

COUNTY OF CARSON CITY

ON February 8, 1999

personally appeared before me, a Notary Public, Lori Haggott

Lori Haggott (Signature)

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

Cheri A. Smith (Signature) Notary Public

WHEN RECORDED MAIL TO: Western Title Co. - I.C. Dept. 1626 HWY 395 Minden, NV 89423

WAYNE S. CHIMARUSTI, ESQ. 300 West Second Street Carson City, NV 89703 (702) 885-9066

FOR RECORDER'S USE. CHERI A. SMITH NOTARY PUBLIC - NEVADA. My Appt. Exp. Jan. 5, 2003. 0461065 BK0299PG2701

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 FEB 12 AM 11:25

0461065
BK0299PG2702

LINDA SLATER
RECORDER
\$ 8.00 PAID KZ DEPUTY