

SECOND DEED OF TRUST

THIS SECOND DEED OF TRUST, made this 5th day of June, 19 99

between James F. and Sharon D. Arno, husband and wife as joint tenants hereinafter called GRANTOR or TRUSTOR,

whose mailing address is 2737 East Valley Rd, Minden, Nevada 89423 Kathleen Lehmkuhl, Trustee of the Kathleen Lehmkuhl and, Revocable trust dated September 30, 1997 hereinafter called Trustee, and

Kathleen Lehmkuhl, Revocable trust dated September 30, 1997 hereinafter called BENEFICIARY.

WITNESSETH: That WHEREAS Trustor has borrowed and received from Beneficiary in lawful money of the United States the sum of Fifty-five thousand (55,000.00) DOLLARS

and has agreed to repay the same, with interest, to Beneficiary in lawful money of the United States according to the terms of a promissory note of even date herewith, executed and delivered therefor by Trustor;

NOW, THEREFORE, for the purpose of securing each agreement of the Trustor herein contained including payment of the said promissory note and of any money with interest thereon that may be advanced by or otherwise become due to Trustee or Beneficiary under the provisions hereof and for the purpose of securing payment of such additional sums as may be hereafter be advanced for the account of Trustor by Beneficiary with interest thereon.

TRUSTOR irrevocably GRANTS AND TRANSFERS TO TRUSTEE, in TRUST WITH POWER OF SALE, all that property in Douglas County Nevada described as: All the certain lot, piece or parcel of land situate in the Southwest 1/4 of the Northwest 1/4 of Section 35, Township 14 North, Range 20 East, M.D.B.&M., Douglas County, Nevada, more particularly described as follows: Parcel No. 3 as set forth on that certain Parcel Map filed for record in the office of the County Recorder of Douglas County, State of Nevada on July 17, 1975 as Document No. 81681.

ASSESSORS PARCEL NO. 21-260-29.

TOGETHER WITH all appurtenances in which Trustee has any interest, including water rights benefitting said realty whether represented by shares of a company or otherwise; and TRUSTOR ALSO ASSIGNS to Beneficiary all rents, issues and profits of said realty, 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. TO HAVE AND TO HOLD said property upon and subject to the trusts and agreements herein set forth and incorporated herein by reference. The following covenants Nos. 1, 2, 3, 4, 5, 6, 7, 8 and 9 of NRS 107.030 are hereby adopted and made a part of this Deed of Trust, EXCEPT ONLY that the amounts agreed upon by the parties to this instrument with respect to covenants Nos. 2, 4 and 7 incorporated by reference of such trusts and agreements is respectively as follows: Covenant No. 2 \$ ; Covenant No. 4, %; Covenant No. 7 %. Such provisions so incorporated shall have the same force and effect as though specifically set forth and incorporated in this Deed of Trust. THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and any notice of sale hereunder be mailed to him at the address hereinbefore set forth. IN WITNESS WHEREOF, Grantor has executed this instrument.

In Witness Whereof, I/We have hereunto set my hand/our hands this 16 day of June, 19 99. Signatures of Sharon D. Arno and James F. Arno.

STATE OF NEVADA } COUNTY OF Carson } On this 16th day of June, 19 99 personally appeared before me, a Notary Public Sharon D. Arno and James F. Arno

RECORDING REQUESTED BY AND MAIL TO NAME Kathleen Lehmkuhl ADDRESS 365 Sussex Pl CITY/ST/ZIP Carson City, NV 89703 If applicable mail tax statements to NAME ADDRESS CITY/ST/ZIP

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

SPACE BELOW THIS LINE FOR RECORDERS USE ONLY

Witness my hand and official seal Connie Delany Notary Public - Nevada Notary Seal

REQUESTED BY Sharon Arno IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA '99 JUN 17 P3:12 LINDA SLATER RECORDER PAID 700 BL DEPUTY