

Short Form Deed of Trust and Assignment of Rents

This Deed of Trust, made this 31ST day of AUGUST, 1999, between TIMOTHY S. ROSE AND MILLOU L. ROSE, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, herein called TRUSTOR, whose address is 2130 EL RANCHO DRIVE, SANTA CRUZ, CA., 95060

(NUMBER AND STREET) (CITY) (STATE) (ZIP)

and TSI TITLE AND ESCROW, INC., a Nevada Corporation, herein called TRUSTEE, and SCOTT CUMMINGS, A SINGLE MAN, 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:

A.P.N. 07-343-02

****SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION AND ADDITIONAL PROVISIONS.**

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

TOGETHER WITH the rents, issues and profits thereof, 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.

For the Purpose of Securing: 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 18,232.57 executed by Trustor in favor of Beneficiary or order. 3. Payment of such additional sums as may hereafter be advanced for the account of Trustor or Assigns by Beneficiary with interest thereon.

To Protect the Security of This Deed of Trust, Trustor Agrees: By the execution and delivery of this Deed of Trust and the note of even date herewith 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.:

DOCUMENT				DOCUMENT				DOCUMENT			
COUNTY	NUMBER	BOOK	PAGE	COUNTY	NUMBER	BOOK	PAGE	COUNTY	NUMBER	BOOK	PAGE
Clark	413987	514		Humboldt	116986	3	83	Nye	47157	67	163
Churchill	104132	34 mrgs.	591	Lander	41172	3	758	Ormsby	72637	19	102
Douglas	24495	22	415	Lincoln	41292	0 mtgs.	467	Pershing	57488	28	58
Elko	14831	43	343	Washoe	407205	734	221	Storey	28573	R mtgs.	112
Esmeralda	26291	3H deeds	138-141	Lyon	88486	31 mtgs.	449	White Pine	128126	261	341-3
Eureka	39602	3	283	Mineral	76648	16 mtgs.	534-537				

(which provisions, identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as fully as though set forth herein at length; that he will observe and perform said provisions; and that the references to property, obligations, and parties in said provisions shall be construed to refer to the property, obligations, and parties set forth in this Deed of Trust.

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be \$ _____ and with respect to attorneys' fees provided for by covenant 7 the percentage shall be _____%.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinbefore set forth.

Timothy S. Rose
TIMOTHY S. ROSE

Milou L. Rose
MILLOU L. ROSE

STATE OF NEVADA)
COUNTY OF DOUGLAS) ss.

On 9-3-99
personally appeared before me, a Notary Public,
Timothy S. Rose and Milou L. Rose, proved to me on the basis of satisfactory evidence
who acknowledged that they executed the above instrument.

Signature: [Signature]
Notary Public

R. L. MCEWING
 Notary Public - State of Nevada
 Appointment Recorded in Douglas County
 No. 93-5224-5 - Expires April 26, 2001

RETURN TO:
TSI TITLE & ESCROW, INC.

WHEN RECORDED MAIL TO:
MR. & MRS. ROSE
2130 EL RANCHO DRIVE
SANTA CRUZ, CA. 95060

0475849

BK 0999 PG 0614

EXHIBIT "A"

LOT 2, BLOCK A, AS SHOWN ON THE MAP OF KINGSBURY HIGHLANDS SUBDIVISION, RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON NOVEMBER 21, 1961, AS DOCUMENT NO. 16916, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

"IN THE EVENT TRUSTOR, WITHOUT THE PRIOR WRITTEN CONSENT OF THE BENEFICIARY, SELLS, AGREES TO SELL, TRANSFER OR CONVEYS ITS INTEREST IN SAID REAL PROPERTY OR ANY PART THEREOF OR ANY INTEREST THEREIN, BENEFICIARY MAY AT ITS OPTION DECLARE ALL SUMS SECURED HEREBY IMMEDIATELY DUE AND PAYABLE. CONSENT TO ONE SUCH TRANSACTION SHALL NOT BE DEEMED TO BE A WAIVER OF THE RIGHT TO REQUIRE SUCH CONSENT TO FUTURE OR SUCCESSIVE TRANSACTIONS.

THIS DEED OF TRUST THIRD IN LIEN AND JUNIOR TO A FIRST AND SECOND DEED OF TRUST OF RECORD.

COPY

REQUESTED BY
TSI TITLE & ESCROW
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 SEP -3 PH 12: 46

LINDA SLATER
RECORDER

\$ 8.00 PAID. *AV* DEPUTY

0475849

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