

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made October 13, 1999, between MARC W. MENEZES, an unmarried man, and TRACI E. ADAMS, an unmarried woman, herein "Trustor", whose address is: P.O. Box 2035 Minden Nevada 89423, FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, herein "Trustee", and ALLAN R. THOMAS, an unmarried man, herein "Beneficiary", whose address is: 1176 Cary Creek Court, Gardnerville, NV 89410,

WITNESSETH: That Trustor hereby grants to Trustee in trust, with power of sale, all interest of Trustor in that certain property situate in the County of Douglas, State of Nevada, more particularly described as follows:

Lot 703, as shown on the Map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the Office of the County Recorder of Douglas County, Nevada, on March 27, 1974, in Book 374, Page 676, as Document No. 72456.

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 principal sum of \$141,000.00, 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; (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

BY THE EXECUTION OF THIS DEED OF TRUST and the note or notes secured hereby, the parties hereto agree that provisions (1) through (15) of the Master Form Deed of Trust recorded November 7, 1996, as Document No. 400487, Official Records, Douglas County, Nevada, are hereby adopted and incorporated herein; that they 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 provisions so adopted and included herein are printed on the reverse side hereof.

If all or any portion of the property which is the subject of this Deed of Trust is conveyed from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture of Trustor's interest or title in said property, the note secured hereby shall accelerate and the entire balance of principal and interest, including guaranteed interest, then unpaid, plus any prepayment penalties, shall forthwith become due and payable without notice or demand.

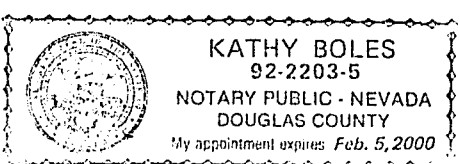
[Signature]
Marc W. Menezes

[Signature]
Traci E. Adams

STATE OF Nevada)
COUNTY OF Douglas) ss

This instrument was acknowledged before me on 10-13-99, 1999, by MARC W. MENEZES and TRACI E. ADAMS.

[Signature]
Notary Public



LAW OFFICES OF
OTTO & POPE
164 HUBBARD WAY
SUITE A
RENO, NEVADA 89502

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COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.

**IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA**

1999 OCT 14 AM 11: 24

LINDA SLATER
RECORDER

\$⁵⁰ PAID ^{KZ} DEPUTY

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