

ESCROW NO. 21100690

A.P.N. 1420-08-212-029

THIS DOCUMENT IS RECORDED AS AN ACCOMMODATION AND WITHOUT LIABILITY FOR THE CONSIDERATION THEREFORE OR AS TO THE VALIDITY OR SUFFICIENCY OF SAID INSTRUMENT OR FOR THE EFFECT OF SUCH RECORDING ON THE TITLE OF THE PROPERTY INVOLVED.

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 5 day of November, 2001,

between, MICHAEL BRAY AND JUDITH BRAY husband and wife

herein called TRUSTOR

whose address is

and MARQUIS TITLE & ESCROW, INC., a Nevada Corporation, herein called TRUSTEE, and

BRUCE G. MONTEITH AND NANETTE C. MONTEITH, CO-TRUSTEES OF THE MONTEITH TRUST, dated July 31, 1987, herein called BENEFICIARY.

WITNESSETH: That Trustor irrevocable grants, transfers and assigns to Trustee in trust, with power of sale, that property in Douglas, State of Nevada, being Assessment Parcel No. 1420-08-212-029, more specifically described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

IN THE EVENT THE TRUSTOR SELLS, CONVEYS OR ALIENATES THE WITHIN DESCRIBED REAL PROPERTY; OR CONTRACTS TO SELL, CONVEY OR ALIENATE; OR IS DIVESTED OF TITLE IN ANY OTHER MANNER WITHOUT THE APPROVAL OF AN ASSUMPTION OF THIS OBLIGATION BY THE BENEFICIARY BEING FIRST OBTAINED, BENEFICIARY SHALL HAVE THE RIGHT TO DECLARE THE UNPAID BALANCE DUE AND PAYABLE IN FULL, IRRESPECTIVE OF THE MATURITY DATE EXPRESSED ON THE NOTE SECURED HEREBY.

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 \$ 200,000.00 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 evidence 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 default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

Michael Bray
MICHAEL BRAY

Judith Bray
JUDITH BRAY

STATE OF NEVADA
COUNTY OF DOUGLAS

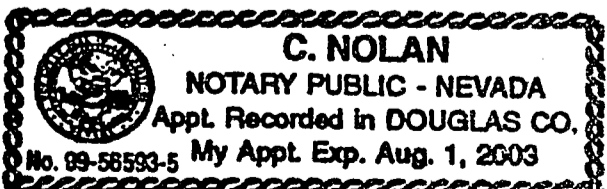
WHEN RECORDED MAIL TO

On November 8, 2001
personally appeared before me, a Notary Public

Mr. & Mrs. Bruce G. Monteith
1025 Ridgeview Court
Carson City, NV 89705

Michael Bray and Judith Bray
who acknowledged that they executed the above instrument.

C. Nolan
Notary Public



0527302
BK 1101 PG 2655

EXHIBIT "A"

A parcel of land located in the SUNRIDGE HEIGHTS, Phase 5 Development in the Northwest 1/4 of Section 8, Township 14 North, Range 20 East, M.D.B. & M., being further described as follows:

COMMENCING at a well monument located in the center of the Easterly cul-de-sac of Haystack Drive, as shown on the Amended Plat of Sunridge Heights, Phase 5B, Document No. 356642; thence North 3°06'06" West, 45.00 feet to the TRUE POINT OF BEGINNING; thence through the following courses:

1. Southwesterly along a curve having a tangent bearing of South 86°53'54" West and a radius of 45.00 feet through a central angle of 34°49'33" and an arc length of 27.35 feet to the point of reverse curve to the right having a radius of 50.00 feet;
2. Westerly along said curve through a central angle of 37°51'51" and an arc length of 33.04 feet;
3. South 89°56'10" West, 3.69 feet;
4. North 00°03'50" West, 115.00 feet;
5. North 89°56'10" East, 90.00 feet;
6. South 17°39'42" West, 99.80 feet to the POINT OF BEGINNING

The bearing of North 89°56'10" East along the Northerly line of Block 1, as shown on Document No. 340969 was used as the BASIS OF BEARINGS for the description.

“Per NRS 111.312, this legal description recorded on August 16, 2001, in Book 0801, at Page 4452, as Document No. 520805, Official Records of Douglas County, Nevada.”

Assessor's Parcel No.: 1420-08-212-029

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

2001 NOV -8 PM 4: 39

LINDA SLATER
RECORDER

\$ 15⁰⁰ PAID 15 DEPUTY

0527302
BK 1101 PG 2656