

**ASSIGNMENT OF BENEFICIAL INTEREST  
UNDER DEED OF TRUST**

KNOW ALL MEN BY THESE PRESENTS: That I, NORMA D. ANDREWS, do by these presents assign, transfer and set over without consideration unto THOMAS D. ANDREWS AND NORMA D. ANDREWS, as Trustees of THE ANDREWS FAMILY TRUST created SEPTEMBER 22, 1999, all my beneficial interest as Beneficiary under the terms of that certain indenture of Short form Deed of Trust and Assignment of Rents bearing date of October 28, 1988, made and executed by RONALD W. HARFORD AND DORA D. HARFORD, husband and wife as Trustors, STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, as Trustee, and THOMAS D. ANDREWS AND NORMA D. ANDREWS, Trustees of THE ANDREWS FAMILY TRUST, as Beneficiary, and recorded as Document Number 191434 in the office of the County Recorder in and for the County of Douglas, State of Nevada, a copy of which is attached hereto as Exhibit "A" and incorporated herein, a copy of which is attached hereto and incorporated herein as Exhibit "A", together with the Promissory Note therein described dated October 28, 1988, in the original sum of \$391,612.67 and the money due and to become due thereon with the interest.

TO HAVE AND TO HOLD the same unto the said THOMAS D. ANDREWS AND NORMA D. ANDREWS, Trustees of THE ANDREWS FAMILY TRUST, subject only

✓  
Thomas Andrews  
1560 Centennial Circle  
Calistoga, CA 94515

0528117  
BK1101PG5895



SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

ORDER NO.: 03-788VM

THIS DEED OF TRUST, made this 28th day of October, 1988, between

RONALD W. HARFORD AND DORA D. HARFORD, husband and wife, herein called TRUSTOR,

whose address is 219 Goldhill Drive, Carson City, Nevada 89701 (number and street) (city) (state) (zip) and

STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, herein called TRUSTEE, and

NORMA D. ANDREWS, a married woman as her sole and separate, 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 2, in Block B, as shown on the map of SOUTHEAST ADDITION to TOWN OF MINDEN, filed in the office of the County Recorder of Douglas County, Nevada, on November 27, 1961, as Document No. 19150.

Assessment Parcel No. 25-241-01 NW APN. 1320-32-118-009

Beneficiary herein hereby agrees to allow this note to be assumed only upon their written approval of a qualified buyer.

The promissory note secured by this deed of trust further provides for a prepayment penalty of \$20,000.00 in the event that this note is paid in full prior to seven (7) years from recordation of this deed of trust.

Together with the rents, issues and profits thereof, subject, however, in 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) payments of the sum of \$ 391,612.67 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 covenants 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 each county, namely:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. NO.
Carson City	Off. Rec.		000-53878	Linchon	73 Off. Rec.	248	88043
Churchill	Off. Rec.		224333	Lyons	Off. Rec.		0104086
Clark	851226 Off. Rec.		00857	Mineral	112 Off. Rec.	392	078762
Douglas	1288 Off. Rec.	2432	147018	Nye	886 Off. Rec.	075	173889
Eldorado	845 Off. Rec.	316	223111	Pershing	187 Off. Rec.	178	151548
Esmeralda	110 Off. Rec.	244	109321	Storey	055 Off. Rec.	555	88403
Eureka	183 Off. Rec.	187	106592	Washoe	2454 Off. Rec.	0571	1125284
Humboldt	223 Off. Rec.	781	288200	White Pine	104 Off. Rec.	551	241218
Lander	278 Off. Rec.	024	137077				

shall insure to and bind the parties herein 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 notices of sale hereunder be mailed to him at his address hereinbefore set forth.

STATE OF NEVADA }  
COUNTY OF Douglas } ss.

On November 21, 1988 personally appeared before me, a Notary Public,

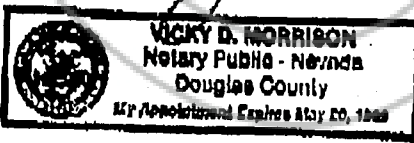
Ronald W. Harford and

Dora D. Harford

who acknowledged that they executed the above instrument.

Signature: [Signature] (Notary Public)

[Signature of Ronald W. Harford]  
RONALD W. HARFORD  
[Signature of Dora D. Harford]  
DORA D. HARFORD



WHEN RECORDED MAIL TO:  
Norma D. Andrews  
P.O. Box 67  
Calistoga, CA 94515

FOR RECORDER'S USE

Recorded at Request of  
STEWART TITLE OF DOUGLAS COUNTY

Date 11-23-88 Time 3:13 PM

Official Records of  
Douglas County, Nevada  
Suzanne Beaudreant, Recorder  
5:00 Pd.  
[Signature] Deputy

191434

JEFFREY L. HANTRAM  
Approved as well as Notary Public  
State of Nevada 00000



Stewart Title  
OF DOUGLAS COUNTY

1285 HIGHWAY 80, P.O. BOX 1400 - ZEPHYR COVE, NEVADA 89445 • (702) 886-4684 • (702) 782-8240 • FAX (702) 588-5819  
1850 N. LUCERNE, P.O. BOX 1029 - MINDEN, NEVADA 89423 • (702) 782-2208 • FAX (702) 782-4801

Norma D. Andrews  
P.O. Box 67  
Calistoga, CA 94515

Date: December 30, 1988  
Escrow No: 03-000788 VM  
Subject:

In connection with the above captioned order number, we enclose herewith, the following:

- ( ) ALTA POLICY NUMBER
- ( ) CLTA POLICY NUMBER

\* \* \* \* \*

Document: Short Form Deed of Trust and Assignment of Rents

Date Recorded: November 23, 1988

Document No: 191434

Book: 1188 Page: 3648

Douglas County Records.

Document:

Date Recorded:

Document No:

Book: Page:

Douglas County Records.

Thank you for giving us this opportunity to be of service to you. We look forward to serving you again in the future.

Sincerely,  
STEWART TITLE OF DOUGLAS COUNTY

Leslie Swart  
Receptionist

makers, sureties, guarantors and endorsers hereof. This note shall be the joint and several obligation of all makers, sureties, guarantors and endorsers, and shall be binding upon them and their heirs, personal representatives, successors and assigns, and all other parties who may become secondarily liable for the payment of the obligation evidenced hereby, such liability to continue in the event that any extension of time for repayment is given to maker, trustor or his successors in interest. This note is secured by a deed of trust of even date herewith, with STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, Trustee.

RONALD W. HARFORD

DORA D. HARFORD

**DO NOT DESTROY THIS NOTE:**  
When paid this note with Deed of Trust securing same, must be surrendered to Trustee for cancellation before reconveyance.

Jeffrey L. Hartman  
Attorney at Law  
333 West Meane Lane  
Reno, NV 89509

0528117

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COPY

REQUESTED BY  
Thomas Andrews  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 NOV 19 PM 2: 50

LINDA SLATER  
RECORDER

\$ 19.00 PAID K2 DEPUTY

0528117

BK1101PG5899