

APN 0000-05-191-060

2001-58823 KK

DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST AND ASSIGNMENT OF RENTS, made this 6th of December, 2001, between **MICHAEL J. SIGALA, A SINGLE MAN**, herein called Trustor, whose address is **P.O. Box 242, Zephyr Cove, NV 89449**, **FIRST AMERICAN TITLE COMPANY OF NEVADA**, a Nevada Corporation, herein called TRUSTEE, and **WAYNE SNYDER**, herein called BENEFICIARY, WITNESSETH: That the Trustor grants to Trustee in trust, with power of sale, that property in the County of Douglas, State of Nevada, to wit:

Lot 23, Block 5, as shown on the map of 2ND ADDITION TO ZEPHYR HIGHTS SUBDIVISION filed for record July 6, 1948 Document No. 6530, Douglas County Records.

The Real Property or its address is commonly known as 628 ALMA WAY, ZEPHYR COVE, NV 89448. The Real Property tax identification number is 05-191-060.

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 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 sum of \$75,000.00, 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 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, Trustor agrees: By the execution and delivery of this Deed of Trust and the note 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:

COUNTY	DOC NO.	BOOK	PAGE	COUNTY	DOC NO.	BOOK	PAGE
Clark	413987	514		Lyon	88486	31mtgs	449
Churchill	104132	34mtgs	591	Mineral	76648	16mtgs	534-537
Douglas	24495	22	415	Nye	47157	67	163
Elko	14831	43	343	Ormsby	72637	19	102
Esmeralda	26291	3H deeds	138-141	Pershing	57488	28	58
Eureka	39602	3	283	Storey	28573	Rmtgs	112
Humbolt	116986	3	83	Washoe	407205	734 Tr. Deed	221
Lander	41172	3	758	White Pine	128126	261	341-344
Lincoln	41292	0mtgs	467				

(which provisions, identical in all counties, are attached hereto and a part 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.

Beneficiary or the collection agent appointed by Beneficiary may charge a fee not to exceed \$100.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby.

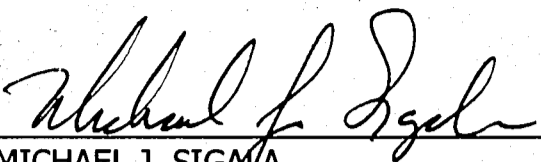
The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be in an amount equal to the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust, and with respect to attorney's fees provided for by covenant 7, the percentage shall be a reasonable percentage.

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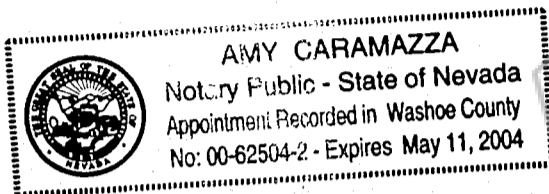
The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address herein before set forth.

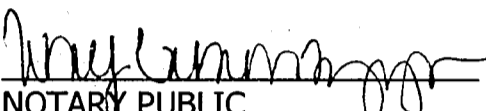
STATE OF NEVADA }
 } SS.
COUNTY OF DOUGLAS }

SIGNATURE OF TRUSTOR


MICHAEL J. SIGALA

This instrument was acknowledged before me on 12-6-01 by Michael J. Sigala




NOTARY PUBLIC

WHEN RECORDED MAIL TO:

WAYNE SNYDER
P.O. BOX 770
ZEPHYR COVE, NV 89448

COPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 JAN -8 AM 11: 06

LINDA SLATER
RECORDER

\$15⁰⁰ PAID *KO* DEPUTY

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BK 0102 PG 1606