

Short Form Deed of Trust and Assignment of Rents

APN 1318-15-713-015

This Deed of Trust, made this _____ day of September, 2002, between Carolyn F. Romansky, a single woman, _____, herein called TRUSTOR, whose address is _____

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

and TSI TITLE AND ESCROW, INC., a Nevada Corporation, herein called TRUSTEE, and Villager Townhouse Association, _____, 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:

"All of Lot 15, as shown on the Official Map of Villager Townhouses, filed for record in the Office of the County Recorder of Douglas County, Nevada, on August 29, 1977, as Document No. 12403."

APN 1318-15-713-015.

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 \$10,100.00 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.:

Table with 12 columns: COUNTY, DOCUMENT NUMBER, BOOK, PAGE, COUNTY, DOCUMENT NUMBER, BOOK, PAGE, COUNTY, DOCUMENT NUMBER, BOOK, PAGE. Lists various counties and their corresponding deed information.

(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 \$10,100.00 and with respect to attorneys' fees provided for by covenant 7 the percentage shall be 7%.

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.

Signature of Carolyn F. Romansky

STATE OF NEVADA) COUNTY OF DOUGLAS) ss.

On September 10, 2002, personally appeared before me, a Notary Public, Carolyn F. Romansky

who acknowledged that she executed the above instrument.

Signature: Susan Codeglia Notary Public



RETURN TO:

WHEN RECORDED MAIL TO:

Jeffrey K. Rahbeck, Esq. P.O. Box 435 Zephyr Cove, Nevada 89448

0552449

BK 0902 PG 05898

COPY

REQUESTED BY
Jessie Rahbeck

UNOFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 19 AM 9:37

LINDA SLATER
RECORDER

\$ 15.00 PAID Be DEPUTY

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