

HPN 1319-03-710-022

020509194

**DEED OF TRUST WITH ASSIGNMENT OF RENTS**  
**WITH DUE ON SALE CLAUSE**

THIS DEED OF TRUST made December 10, 2002  
between Robert W. Refer and Deborah J. Refer, husband and wife

TRUSTOR, whose address is P. O. Box 571, Genoa, Nevada 89411  
STEWART TITLE COMPANY, TRUSTEE, and Robert Wayne Refer and Judith Ann Jones,  
Successor Trustees of the Refer Family Trust

BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the County of Douglas  
State of NEVADA described as:

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 of 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.

IF THE TRUSTOR SHALL CONVEY OR ALIENATE SAID PROPERTY OR ANY PART THEREOF OR ANY  
INTEREST THEREIN OR SHALL BE DIVESTED OF HIS TITLE IN ANY MANNER OR WAY, WHETHER  
VOLUNTARY OR INVOLUNTARY, ANY INDEBTEDNESS OR OBLIGATION SECURED HEREBY,  
IRRESPECTIVE OF THE MATURITY DATE EXPRESSED IN ANY NOTE EVIDENCING THE SAME, AT THE  
OPTION OF THE HOLDER HEREOF AND WITHOUT DEMAND OR NOTICE SHALL BECOME DUE AND  
PAYABLE IMMEDIATELY.

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 on January 30, 1968,  
in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county,  
namely:

| COUNTY    | BOOK         | PAGE | DOC.NO. | COUNTY     | BOOK          | PAGE | DOC. NO. |
|-----------|--------------|------|---------|------------|---------------|------|----------|
| Churchill | 39 Mortgages | 363  | 115384  | Lincoln    |               |      | 45902    |
| Clark     | 850 Off.Rec. |      | 682747  | Lyon       | 37 Off.Rec.   | 341  | 100661   |
| Douglas   | 57 Off.Rec.  | 115  | 40050   | Mineral    | 11 Off.Rec.   | 129  | 89073    |
| Elko      | 92 Off.Rec.  | 652  | 35747   | Nye        | 105 Off.Rec.  | 107  | 04823    |
| Esmeralda | 3-X Deeds    | 195  | 35922   | Ormsby     | 72 Off.Rec.   | 537  | 32867    |
| Eureka    | 22 Off.Rec.  | 138  | 45941   | Pershing   | 11 Off.Rec.   | 249  | 66107    |
| Humboldt  | 28 Off.Rec.  | 124  | 131075  | Storey     | "S" Mortgages | 206  | 31506    |
| Lander    | 24 Off.Rec.  | 168  | 50782   | Washoe     | 300 Off.Rec.  | 517  | 107192   |
|           |              |      |         | White Pine | 295RE Records | 258  |          |

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and  
provisions contained in said subdivision A and B, (identical in all counties, and printed on page 2 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 undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at  
his address above set forth.

STATE OF CA  
County of EL Dorado

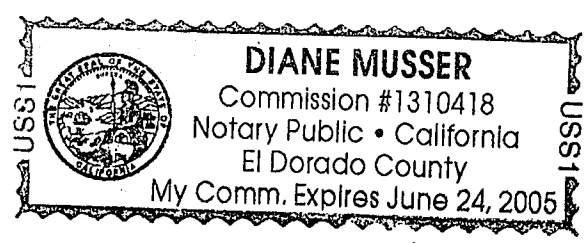
Robert W. Refer  
Robert W. Refer

On 12-9-02  
personally appeared before me, a Notary Public,

Deborah J. Refer  
Deborah J. Refer

Robert W. Refer & Deborah J. Refer  
personally known to me (or proved to me on the basis of  
satisfactory evidence) to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that  
he/she/they executed the same in his/her/their authorized  
capacity(ies), and that by his/her/their signature(s) on the instrument  
the person(s), or the entity upon behalf of which the person(s)  
acted, executed the instrument.

[Signature]  
Notary Public



Recording Requested by:

When Recorded Mail to:  
REFER FAMILY TRUST  
P.O. BOX 571  
GENOA, NEVEDA 89411

0560569

BK 1202 PG 05427

## LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of DOUGLAS, described as follows:

All that Real Property situate in the County of Douglas, State of Nevada, described as follows:

All that portion of Lot 28, Genoa Lakes Phase 1, filed in Book 393, at page 3260, Official Maps of Douglas County, Document No. 302137, more particularly described as follows:

All of said Lot 28 Excepting therefrom the following:

Beginning at the most Northerly corner of said lot 28; thence South  $41^{\circ}09'39''$  East 148.66 feet to a point on the Westerly Right-of-Way line of Genoa Aspen Court; thence along said Right-of-Way line along a curve concave to the East having a central angle of  $13^{\circ}24'22''$ , and a Radius of 45.00', said curve having a Chord Bearing of North  $37^{\circ}57'38''$  East; thence leaving said Right-of-Way line North  $45^{\circ}13'56''$  West 147.02 feet to the point of beginning.

Assessor's Parcel No. 1319-03-710-022

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED JULY 16, 1999, BOOK 799, PAGE 2953, AS FILE NO. 472658, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 DEC 12 PM 3: 22

LINDA SLATER  
RECORDER

\$ 15.00 PAID PL DEPUTY

0560569

BK1202PG05428