

APN: 1318-23-610-011

When Recorded, Mail To:

Susan L. McCall
P.o. Box 1907
Zephyr Cove, NV 89448

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

2003 JUL 11 PM 4:10

WERNER CHRISTEN
RECORDER

\$ 1700 Be DEPUTY

SHORT-FORM SECOND DEED OF TRUST WITH ASSIGNMENT OF RENTS

[Due On Sale Clause]

THIS SECOND DEED OF TRUST, made this 3rd day of July, 2003,
between JOHN S. BENSON, an unmarried man, herein called TRUSTOR, at
Zephyr Cove, NV 89448, and FIRST AMERICAN TITLE
COMPANY OF NEVADA, herein called TRUSTEE, and SUSAN L. McCALL, TRUSTEE
OF SUSAN L. McCALL 2002 TRUST, BENEFICIARY.

WITNESSETH:

This Deed of Trust is a Second Deed of Trust and is subject and subordinate to a
First Deed of Trust recorded October 11, 2000, in Book 1000, at Page 1878, as
Document No. 501176 of Official Records of Douglas County, Nevada.

That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to
TRUSTEE IN TRUST, WITH POWER OF SALE, that certain real property in Douglas
County, Nevada, described as:

Lot 11, Block A, of LAKEWOOD KNOLLS ANNEX, according to the map
thereof, filed for record in the office of the County Recorder of Douglas,
Nevada, on May 12, 1959, as Document No. 14378.

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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

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same by any lawful means in the name of any party hereto.

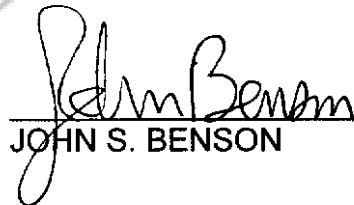
For the Purpose of Securing: 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$50,000.00 executed by Trustor 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 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 Official Records in the Office of the County Recorder of Douglas County, Nevada in Book 57, at page 115 as Document No. 40050 which provisions hereby are adopted and incorporated herein and made a part hereof as full as though set forth herein at length; that Trustor 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 \$_____ and with respect to attorneys' fees provided for by covenant 7 the amount shall be reasonable attorney's fees.

IN THE EVENT THE HEREIN DESCRIBED PROPERTY, ANY PART THEREOF, OR ANY INTEREST THEREIN IS SOLD, AGREED TO BE SOLD, CONVEYED, OR ALIENATED BY TRUSTOR, OR BY THE OPERATION OF LAW OR OTHERWISE, ALL OBLIGATIONS SECURED BY THIS INSTRUMENT, IRRESPECTIVE OF THE MATURITY DATES EXPRESSED THEREIN, AT THE OPTION OF THIS HOLDER THEREOF AND WITHOUT DEMAND OR NOTICE SHALL IMMEDIATELY BECOME DUE AND PAYABLE.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him/her/them at his address hereinbefore set forth.



JOHN S. BENSON

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ACKNOWLEDGMENT

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On the 3rd day of JULY, 2003, personally appeared before me, a Notary Public, in and for said County and State, JOHN S. BENSON, known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he executed the same, freely and voluntarily and for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State above-named, the day and year in this certificate first above written.

Janie Brockman
NOTARY PUBLIC



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DESCRIPTION

All that real property situated in the County of Douglas , State of Nevada, bounded and described as follows:

Lot 11, Block A, of LAKEWOOD KNOLLS ANNEX, according to the map thereof, filed for record in the office of the County Recorder of Douglas County, Nevada, on May 12, 1959, as Document No. 14378.

* * * * *

Jim Jones, Title Officer

RS

COPY