

APN: 1420-28-401-001

RECORDING REQUESTED BY AND MAIL DOCUMENTS TO

Name: JASON AND MONICA CYPHER

Address: PO BOX 2706

City/State/Zip: MINDEN NV 89423

MAIL TAX STATEMENTS TO:

✓ Name: JASON AND MONICA CYPHER

Address: PO BOX 2706

City/State/Zip: MINDEN NV 89423

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 Las Vegas, Nevada 89102
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REQUESTED BY
Jason Cypher
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

2004 MAY 10 PM 12:02

WERNER CHRISTEN
 RECORDER

\$15⁰⁰ PAID KJ DEPUTY

SECOND DEED OF TRUST

THIS SECOND DEED OF TRUST, made this 24th day of MARCH, 2004
 between JASON CYPHER AND MONICA CYPHER, HUSBAND AND WIFE
 (hereinafter called GRANTOR or TRUSTOR,) whose mailing address is PO BOX 2706
MINDEN NV 89423 and,
TERRI BILLMAN
 (hereinafter called Trustee,) and CHARLES BILLMAN AND TERRI BILLMAN, HUSBAND AND WIFE
 (hereinafter called BENEFICIARY.)

WITNESSETH: That WHEREAS Trustor has borrowed and received from Beneficiary in lawful money of the United States the sum of SEVENTY NINE THOUSAND AND 00/100 DOLLARS (\$ 79,000.00) and has agreed to repay the same, with interest, to Beneficiary in lawful money of the United States according to the terms of a promissory note of even date herewith, executed and delivered therefor by Trustor;

NOW, THEREFORE, for the purpose of securing each agreement of the Trustor herein contained including payment of the said promissory note and of any money with interest thereon that may be advanced by or otherwise become due to Trustee or Beneficiary under the provisions hereof and for the purpose of securing payment of such additional sums as may be hereafter be advanced for the account N/A of Trustor by Beneficiary with interest thereon.

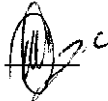
TRUSTOR irrevocably GRANTS AND TRANSFERS TO TRUSTEE, in TRUST WITH POWER OF SALE, all that property in DOUGLAS County Nevada described as:

BEING A PORTION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 14 NORTH, RANGE 20 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:
 PARCEL No. 3 AS SET FORTH UPON THAT PARCEL MAP FOR ELSIE M. COLVIN, RECORDED MAY 8, 1979, BOOK 579, PAGE 430, DOCUMENT NO. 3225, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA

TOGETHER WITH all appurtenances in which Trustee has any interest, including water rights benefitting said realty whether represented by shares of a company or otherwise; and

TRUSTOR ALSO ASSIGNS to Beneficiary all rents, issues and profits of said realty, 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.

TO HAVE AND TO HOLD said property upon and subject to the trusts and agreements herein set forth and incorporated herein by reference. The following covenants Nos. 1,2,3,4,5,6,7,8 and 9 of NRS 107.030

Initials 

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are hereby adopted and made a part of this Deed of Trust, EXCEPT ONLY that the amounts agreed upon by the parties to this instrument with respect to covenants Nos. 2, 4 and 7 incorporated by reference of such trusts and agreements is respectively as follows: Covenant No. 2 \$305,000; Covenant No. 4, 3%; Covenant No. 7 1/2%. Such provisions so incorporated shall have the same force and effect as though specifically set forth and incorporated in this Deed of Trust.

THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

IN WITNESS WHEREOF, Grantor has executed this instrument.

IN WITNESS WHEREOF, I/We have hereunto set my hand/our hands this 24th day of MARCH, 2004

[Signature]
Signature

JASON D. CYPHER
Print or type name here

[Signature]
Signature

Marisa Cypher
Print or type name here

STATE OF NEVADA)
COUNTY OF Douglas)

On this 24th day of March, 2004, personally appeared before me, a Notary Public _____ personally known to me to be the person(s) whose name(e) is subscribed to the above instrument who acknowledged that he executed this instrument. Witness my hand and official seal.

[Signature]
Notary Public
Consult an attorney if you doubt this forms fitness for your purpose.

(Notary Stamp)

