

15

Assessor's Parcel No. 1220-16-210-192

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 2 Fee: 15.00
BK-0905 PG- 7690 RPTT: 0.00



This instrument prepared by and after recording return to:

Desiree A Cowden
U.S. BANK N.A.
COLLATERAL DEPARTMENT
P. O. BOX 5308
PORTLAND, OR 97228-5308
1842828829



REQUEST FOR NOTICE

In accordance with Nevada Revised Statutes Section 107.090, the undersigned hereby requests that a copy of any notice of default and a copy of any notice of sale under the deed of trust described below :

Deed of trust filed for record JULY 6, 2005 and recorded in Book _____, Page _____, or as Document No. 648843, Records of the County Recorder of Douglas County, Nevada, executed by James P. Mickler and Sherle L. Mickler as grantor, in which Stewart Title of Nevada, a Nevada Corp is named as trustee and JP Morgan Chase Bank is name as beneficiary

be mailed to the following address: U.S. BANK N.A.
COLLATERAL DEPARTMENT
P. O. BOX 5308
PORTLAND, OR 97228-5308

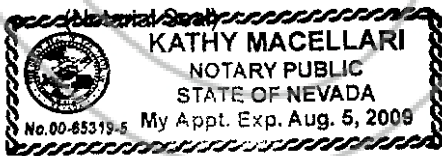
Dated: SEPTEMBER 19, 2005

U.S. BANK N.A.
(Beneficiary)
By: Desiree A. Cowden
Name and Title: Desiree A Cowden, Business Banking Officer

STATE OF Nevada }
COUNTY OF Douglas } ss.

This instrument was acknowledged before me on 9/19/05 Desiree A Cowden
(Date) (Name(s) of Person(s))

as Business Banking Officer
(Type of authority, if any, e.g., officer, trustee; if an individual, state "a married individual" or "a single individual")
of U.S. BANK N.A.
(Name of entity on whose behalf the document was executed; use N/A if individual)



Kathy Macellari
Printed Name: Kathy Macellari
Notary Public, State of: Nevada
My commission expires: 8/9/05

SECOND DEED OF TRUST RIDER TO DEED OF TRUST

1842828829

Grantor/Truitor: **James P. Mickler and Sherle L. Mickler**

Trustee: **U.S. BANK TRUST COMPANY, N.A.**

Beneficiary: **U.S. BANK N.A.**

The following provisions are hereby made a part of the Deed of Trust to which this Rider is attached:

Reference is made to that Deed of Trust dated DECEMBER 1, 2003, in the amount of \$ 133,500.00 given by Grantor/Truitor American Brokers Conduit (such Deed of Trust hereafter

referred to as the "Existing Deed of Trust"). Grantor/Truitor represents and warrants that no default has occurred or presently exists under the Existing Deed of Trust or the note or any agreement secured thereby and that this Deed of Trust shall not constitute a default thereunder. Grantor/Truitor covenants and agrees to faithfully perform all obligations of the Existing Deed of Trust and the note or other agreement secured thereby. Grantor/Truitor agrees that it will not enter into any amendment, extension or modification of the Existing Deed of Trust or the note or any other agreement secured thereby without the prior written consent of Beneficiary. Grantor/Truitor further agrees to furnish Beneficiary, promptly after receipt, copies of all notices of default or delinquency received by Grantor/Truitor from the holder of the Existing Deed of Trust. Grantor/Truitor further agrees that a default in any of the terms and conditions of the Existing Deed of Trust or the note or any other agreement secured thereby, or in the terms and provisions of this paragraph, shall at the option of Beneficiary constitute a default under this Deed of Trust and the Note. In the event of any such default in any of the terms and conditions of the Existing Deed of Trust or the note or any other agreement secured thereby, Beneficiary may in its discretion and at its sole option cure such default and any sums incurred or expended relative thereto by Beneficiary shall become immediately due and payable and shall be secured by the lien of this Deed of Trust with interest at the default rate specified in the Note.

[Existing Deed of Trust to other lender.]