

OFFICIAL RECORD

Requested By:

T S I TITLE & ESCROW

RECORDING REQUESTED BY:
TSI TITLE & ESCROW, INC.
ESCROW NO.: 05-51154-RM
TITLE NO. 05-51154-RM
APN-1418-03-301-011
WHEN RECORDED MAIL TO:

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 7 Fee: 20.00
BK-1005 PG- 6247 RPTT: 0.00



William A. Harvey & Maurene A. Harvey
P.O. Box 91
Glenbrook, NV 89413

SHORT FORM DEED OF TRUST AND ASSIGNMENT
OF RENTS

This Deed of Trust, made this _____ day of _____, 2005,

between DARIUS ANDERSON & SARAH ANDERSON, husband & wife, TRUSTOR

whose address is 330 Patten Street, Sonoma, CA 95476
(number and street) (city) (state) (zip)

and TSI TITLE AND ESCROW, INC., a Nevada Corporation, herein called TRUSTEE, and

WILLIAM A. HARVEY & MAURENE A. HARVEY, husband and wife as ^{joint} tenants with right of survivorship, as to an undivided 75.19705 percent interest and Maurene A. Harvey, trustee of Consultants in Critical Care, Inc.-Retirement Trust, as to an undivided 24.80295 percent interest, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

"In the event Trustor, without prior written consent of the Beneficiary, sells, agrees to sell, transfers or conveys its interest in said real property or any part thereof, Beneficiary may at its option declare all sums secured hereby immediately due and payable. Consent to one such transaction shall not be deemed to be a waiver of the right to require such consent to future or successive transactions. The terms "Trustor" and "Beneficiary" include their successors."

_____ INITIAL DA SA INITIAL

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 dated as of the recordation hereof, and any extension or renewal thereof, in the principal sum of \$ 2,033,00.00 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.:

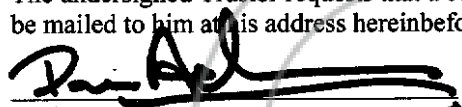
DOCUMENT				DOCUMENT				DOCUMENT			
COUNTY	NO	BK	PG	COUNTY	NO	BK	PG	COUNTY	NO	BK	PG
Clark	413987	514		Humboldt	116986	3	83	Nye	47157	67	163
Churchill	104132	34 mrgs	591	Lander	41172	3	758	Ormsby	72637	19	102
Douglas	24495	22	415	Lincoln	41292	0 mtgs	467	Pershing	57488	28	58
Elko	14831	43	343	Washoe	407205	734	221	Storey	28573	Rmtgs.	112
Esmeralda	26291	3H deeds	138	Lyon	88486	31 mtgs.	449	White Pine	128126	261	341-3
Eureka	39602	3	283	Mineral	76648	16 mtgs.	534				

(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 \$ (equal to replacement costs); Attorney's fees shall be reasonable; interest shall be (as provided in the Note).

ANY REFERENCE MADE TO INSURANCE IS NOT APPLICABLE. _____

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.



 Darius Anderson



 Sarah Anderson

STATE OF CALIFORNIA

COUNTY OF: SONOMA

ON OCT 7, 2005 before me SUSAN P. NORTON NOTARY PUBLIC personally appeared SARAH E. ANDERSON and DARIUS W. ANDERSON 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 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

Witness my hand and official seal.

Signature Susan P. Norton

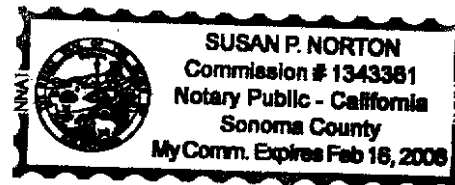


EXHIBIT "A"
Legal Description

PARCEL 1

Beginning at the most Northerly corner of Parcel 1-B, as described in that certain Order for Partition of Real Property, filed for record on April 19, 1995 as Document No. 360812;

Thence South 25° 36' 16" East 200.02 feet;
Thence South 34° 05' 04" West 124.20 feet;
Thence South 22° 01' 00" West 602.27 feet;
Thence North 44° 23' 00" West 70.00 feet;
Thence North 22° 01' 00" East 105.00 feet;
Thence South 44° 23' 00" East 59.09 feet;
Thence North 22° 01' 00" East 379.02 feet;
Thence West 133.82 feet;
Thence North 63° 11' 46" West 143.16 feet;
Thence North 41° 43' 46" East 306.00 feet;
Thence North 17° 29' 18" West 201.06 feet;
Thence North 58° 16' 42" East 123.00 feet;
Thence South 16° 33' 21" East 171.40 feet to the Point of Beginning.

The Basis of Bearing for this description is the Record of Survey filed for record as Document No. 163482.

Excepting any portion of the above described property lying within the bed of Lake Tahoe below the line of natural ordinary high water and also excepting any artificial accretions to the land waterward of the line of natural ordinary high water or, if lake level has been artificially lowered, excepting any portion lying below an elevation of 6,223.00 feet, Lake Tahoe Datum established by N.R.S. 321.595.

PARCEL 2;

A non-exclusive easement for ingress and egress as set forth and depicted in the Deed recorded December 19, 2000 in Book 1200, Page 3705, Document No. 505312.

PARCEL 3:

A 15 foot easement for roadway and utility by Deed recorded July 16, 1997 in Book 797, at Page 2666, as Document No. 417294 and re-recorded April 28, 1998 in Book 498, Page 5218, as Document No. 438313 more particularly described as follows:



Commencing at the Meander Corner between Sections 3 and 10, in said Township and Range; thence along the Meander Line North 44° 23' West, 1184.79 feet; thence North 22°01' East, 105.00 feet; thence North 20°38'37" East, 330.36 feet; thence West 16.78 feet to True Point of Beginning, a point on the centerline of this easement description; thence along the centerline along a curve concave to the Southeast with a radius of 115 feet, a central angle of 71°19'24" and an arc length of 143.16 feet, the chord of said curve bears North 16°35'18" East, 134.09 feet; thence North 52°15' East, 38.00 feet; thence North 33°15' East, 62.06 feet; thence North 06°07' East, 63.17 feet; thence North 23°05' East, 21.77 feet thence North 45° East 46.12 feet to a point on the Westerly line of Lands End Drive (sometimes referred to as Pray Meadow Road) and the Northerly terminus of this easement description.

PARCEL 4:

An easement for a 4 foot walk, by Deed recorded July 16, 1997 in Book 797, at Page 2666, as Document No.417294, more particularly described as follows:

Commencing at the Meander Comer between Section 3 and 10, in said Township and Range; thence, along the Meander Line, North 44°23' West, 1184.79 feet; thence North 22°01' East, 105.00 feet to the True Point of Beginning, a point on the centerline of this easement description; thence, along the centerline North 22°01' East 130.64 feet; thence North 22° 36' West 66.80 feet; thence North 36° 24' East 157.00 feet to the Northerly terminus of this easement description.

Per N.R.S. 111.312, this legal description was previously recorded on June 18, 2001 in Book 0601, Page 4606, as Document No. 516654, Official Records, Douglas County, State of Nevada



The following is a copy of provisions (1) to (16) inclusive, of the deed of trust, recorded in each county in Nevada, as stated in the foregoing Deed of Trust and incorporated by reference in said Deed of Trust as being a part thereof as if set forth at length therein.

To Protect the Security of This Deed of Trust, Trustor Agrees:

1. To properly care for and keep said property in good condition and repair; not to remove or demolish any building thereon; to complete in a good and workmanlike manner any building which may be constructed thereon, and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws, ordinances and regulations requiring any alterations or improvements to be made thereon; not to commit or permit any waste thereof; not to commit, suffer or permit any act to be done in or upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and/or do any other act or acts, all in a timely and proper manner, which, from the character or use of said property, may be reasonably necessary, the specific enumerations herein not excluding the general.
2. The Grantor agrees to pay and discharge all costs, fees and expenses of these Trusts, including cost of evidence of title and Trustee's fees in connection with sale, whether completed or not, which amounts shall become due upon delivery to trustee of Declaration of Default and Demand for sale, as hereinafter provided.
3. The amount collected under any fire insurance policy shall be credited: first, to accrued interest; next to expenditures hereunder; and any remainder upon the principal, and interest shall thereupon cease upon the amount so credited upon principal; provided, however, that at the option of the Beneficiary, the entire amount collected under the policies or any part thereof may be released to the Grantor, without liability upon the Trustee for such release.
4. The Grantor promises and agrees that if, during the existence of the Trust there be commenced or pending any suit or action affecting said conveyed premises, or any part thereof, or the title thereto, or if any adverse claim for or against said premises, or any part thereof, be made or asserted, he will appear in and defend any such matter purporting to affect the security and will pay all costs and damages arising because of such action.
5. Any award of damages in connection with any condemnation for public use of or injury to any property or any part thereof is hereby assigned and shall be paid to Beneficiary, who may apply or release such moneys received by him in the same manner and with the same effect as herein provided for disposition of proceeds of insurance.
6. Trustee shall be under no obligation to notify any party hereto of any pending sale hereunder or of action or proceeding of any kind in which Grantor, Beneficiary and/or Trustee shall be named as defendant, unless brought by Trustee.
7. Acceptance by Beneficiary of any sum in payment of any indebtedness secured hereby, after the date when the same is due, shall not constitute a waiver of the right either to require prompt payment, when due, of all other sums so secured or to declare default as herein provided for failure so to pay.
8. Trustee may, at any time, or from time to time, without liability therefor and without notice, upon written request of Beneficiary and presentation of this Deed of Trust and the notes secured hereby for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby or the effect of this Deed of Trust upon the remainder of said property; reconvey any part of said property; consent in writing to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or subordination agreement in connection herewith.



9. Upon receipt of written request from Beneficiary reciting that all sums secured hereby have been paid and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, the Trustee shall reconvey without warranty the property then held hereunder. The recitals in such reconveyance of any matters of fact shall be conclusive proof of the truth thereof. The Grantee in such reconveyance may be described in general terms as "the person or person legally entitled thereto," and Trustee is authorized to retain this Deed of Trust and note.

- (a) Should default be made by Grantor in payment of any indebtedness secured hereby and/or in performance of any agreement herein, then Beneficiary may declare all sums secured hereby immediately due by delivery to Trustee of a written declaration of default and demand for sale, and of written notice of default and election to cause said property to be sold (which notice Trustee shall cause to be filed for record) and shall surrender to Trustee this Deed, the notes and all documents evidencing any expenditure secured hereby.

10. After three months shall have elapsed following recordation of any such notice of default, Trustee shall sell said property of such time and at such place in the State of Nevada as the Trustee, in its sole discretion, shall deem best to accomplish the objects of these Trusts, having first given notice of such sale as then required by law. Place of sale may be either in the county in which the property to be sold, or any part thereof, is situated, or at an office of the Trustee located in the State of Nevada.

- (a) The Grantor, Pledgor and Mortgagor of the personal property herein pledged and/or mortgaged waives any and all other demands or notices as conditions precedent to sale of such personalty.
- (b) Trustee may postpone sale of all, or any portion, of said property by public announcement at the time fixed by said notice of sale, and may thereafter postpone said sale from time to time by public announcement at the time previously appointed.
- (c) At the time of sale so fixed, Trustee may sell the property so advertised or any part thereof, either as a whole or in separate parcels at its sole discretion, at public auction, to the highest bidder for cash in lawful money of the United States, payable at time of sale, and shall deliver to such a purchaser a deed conveying the property so sold, but without covenant or warranty, express or implied, Grantor hereby agrees to surrender, immediately and without demand, possession of said property to such purchaser.

11. Trustee shall apply the proceeds of any such sale to payment of: expenses of sale and all charges and expenses of Trustee and of these Trusts, including cost of evidence of title and Trustee's fee in connection with sale; all sums expended under the terms hereof, not then repaid, with accrued interest at the rate of ten percent (10%) per annum; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto.

12. The Beneficiary or assigns may, at any time, by instrument in writing, appoint a successor or successors to the Trustee named herein or acting hereunder, which instrument, executed and acknowledged by beneficiary, and recorded in the Office of the County Recorder of the County or Counties wherein said property is situated, shall be conclusive proof of the proper substitution of such successor or trustee, who shall have all the estate, powers, duties and trusts in the premises vested in or conferred on the original Trustee. If there be more than one Trustee, either may act alone and execute the Trusts upon the request of the Beneficiary and his acts shall be deemed to be the acts of all Trustees, and the recital in any conveyance executed by such sole trustee of such requests shall be conclusive evidence thereof, and of the authority of such sole Trustee to act.



13. This Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns.

14. Trustee accepts these trusts when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law.

15. In this Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural, and the term Beneficiary shall include any future holder, including pledgees, of the note secured hereby.

16. Where not inconsistent with the above the following covenants, No. 1; 2 (\$ an amount equal to replacement cost); 3;4 (10%); 5; 6; 7 (___%); 8; of NRS 107.030 are hereby adopted and made a part of this Deed of Trust.

DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE
To be used only when note has been paid

To _____, Trustee: Date _____

The undersigned is the legal owner and holder of all indebtedness secured by the within Deed of Trust. All sums secured by said Deed of Trust have been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under said Deed of Trust, to cancel all evidences of indebtedness, secured by said Deed of Trust, delivered to you herewith together with said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, the estate now held by you under the same.

Mail Reconveyances To:

By _____
By _____

Do not lose or destroy this Deed of Trust OR THE NOTE which secures it. Both must be delivered to the Trustee for cancellation before reconveyance will be made

