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A.P.N. # 1318-10-416-060

Recording requested by: Stewart Title of Northeastern Nevada 810 Idaho Street Elko, Nevada 89801

When recorded mail to: John A. Fericks 234 Aerie Lane Elko, Nevada 89801 DOC # 0661672 11/28/2005 11:03 AM Deputy: KLJ OFFICIAL RECORD Requested By: JOHN A FERICKS

> Douglas County - NV Werner Christen - Recorder

> > 15.00

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Page: 1 Of 2 Fee: BK-1105 PG-11509 RPTT:



## DEED OF TRUST

THIS DEED OF TRUST is dated 28 October 2005 among Jeffrey D. Ferris, whose address is P. O. Box 301, Zephyr Cove, Nevada 89448 (referred to below as "Trustor"), John A. Fericks, whose address is 234 Aerie Lane, Elko, Nevada 89801 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"), and Stewart Title of Northeastern Nevada, whose address is 810 Idaho Street, Elko, Nevada 89801 (referred to below as "Trustee").

CONVEYANCE AND GRANT: For valuable consideration, Trustor irrevocable grants, transfers and assigns to Trustee in trust, with power of sale, for the benefit of Lender as Beneficiary, all of Trustor's right, title and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in Douglas County, State of Nevada (the "Real Property"):

Lot 5, in Block 8, of plat of Second addition to Zephyr Heights Subdivision, being a portion of Section 10, Township 13 North, Range 18 East, M.D.B.&M., as filed in the office of the County Recorder of Douglas County, Nevada, on July 6, 1948, as Document No. 6530.

Assessors Parcel No. 1318-10-416-060.

The Real Property or its address is commonly known as 284 South Martin Drive, Zephyr Cove. Nevada 89448.

Trustor presently assigns to Lender in this Deed of Trust all of Trustor's right, title and interest in and to all present and future leases of the Property and all Rents from the

Property. This is an absolute assignment of Rents made in connection with an obligation secured by real property

This Deed of Trust, including the assignment of rents and the security interest in the rents, is given to secure payment of the indebtedness and performance of any and all obligations of Trustor under that certain Promissory Note (the "Note") of even date herewith in the principal amount of \$20,000.00 from Trustor to Lender. Trustor shall pay to Lender all amounts secured by this Deed of Trust as they become due and shall strictly and in a timely manner perform all of Trustor's obligations under the Note and this Deed of Trust.

Time is of the essence in the performance of this Deed of Trust

Trustor acknowledges having read all the provisions of this Deed of Trust and agrees to its terms.

Jeffrey D. Ferris

STATE OF NEVADA )
COUNTY OF DOUGLAS \*\*-)

On 18 October 2005, before me, Leffrey D. Ferris, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

WITNESS my hand and official seal.

MELISSA SANDOVAL NOTARY PUBLIC STATE OF NEVADA APPT. No 04-93534-6 MY APPT. EXPIRES DEC.7, 2008