APN: 1219-15-001-086 & 1318-10-415-013

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

DIRECT MARKETING SOLUTIONS, INC. ATTENTION: GLENN CHASE 1275 FAIRFAX AVENUE, SUITE 205 SAN FRANCISCO, CA 94124 DOC # 0700825 05/09/2007 03:02 PM Deputy: GB OFFICIAL RECORD Requested By: STEWART TITLE

Douglas County - NV Werner Christen - Recorder Page: 1 Of A

Page: 1 of 4 Fee: BK-0507 PG-3525 RPTT:

17.00



ORDER NO 0708000387 2H

SPACE FOR RECORDER'S USE

DEED OF TRUST WITH ASSIGNMENT OF RENTS

This DEED OF TRUST, made

April 23, 2007

between

MICHAEL L. GREENSTEIN, an unmarried man, whose address is 945 Bollen Circle, Gardnerville, NV 89460.

herein called TRUSTOR.

WEST STATE FORECLOSURES. LLC

herein call TRUSTEE, and

DIRECT MARKETING SOLUTIONS, INC., as to an undivided 59.42% interest and ALLEN CHASE, a married man, as his sole and separate property, as to an undivided 40.58% interest,

herein called BENEFICIARY.

WITNESSETH: That Trustor grants to Trustee in Trust, with Power of Sale, that property situated in the County of DOUGLAS, State of Nevada and described as follows:

PARCEL 1: Lot 25, SHERIDAN ACRES, UNIT NO. 1, as shown on the Official Map recorded June 8, 1966, in Book 1 of Maps in the Recorder's Office of Douglas County, Nevada, as Document No. 32486. APN: 1219-15-001-086 Property address: 945 Bollen Circle, Gardnerville, NV 89460 PARCEL 2: Lot 13, Block B, as shown on the map of ZEPHYR HEIGHTS SUBDIVISION NO. 4, filed in the Office of the County Recorder of Douglas County, Nevada, on June 7, 1955, as Document No. 10441. APN: 1318-10-415-013 Property address: 676 Riven Rock Road, Zephyr Cove, NV 89448

The Promissory Note is additionally secured by property located at 7449 Fairplay Road, Somerset, CA and being recorded in El Dorado County, California

Together with the rents, issues and profits thereof, subject however, to the right, power and authority hereinafter given to and conferred upon Beneficiary top collect and apply such rents, issues and profits.

For the purpose of securing (1) payment of the sum of \$ 268,000.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof, (2) the performance of each agreement of Trustor incorporated by reference or contained herein and (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and t s mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious deed of trust recorded in the office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county: namely:

COUNTY Churchill	BOOK 39 Mortgages	PAGE 363	DOC NO. 115382	COUNTY Lincoln	воок	PAGE	DOC. NO. 45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off, Rec.	115	40050	Mineral	11 Off. Rec.	129	89073
Ėlko	92 Off. Rec.	652	35747	Nye	105 Off, Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off, Rec.	249	32867
Eureka	22 Off. Rec.	138	45941	Pershing	11 Off. Rec.	249	6 6 107
Humboldt	28 Off. Rec.	124	131075	Storey	"S"	206	31506
				•	Mortgages	The Real Property lies, the Parks of the Par	
Lander	24 Off. Rec.	168	50782	Washoe	300 Off, Rec.	517	107192
				White Pine	295 R.E.		258
					Records		

Shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms, and provisions contained in said subdivision A and B, (identical in all counties, and printed on pages 3 and 4 hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as is set forth at length herein, and Beneficiary may change for a statement regarding the obligation secured hereby, provided the change therefor does not exceed the maximum allowed by law.

The undersigned Trustor, requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

	21 Met
Trustor	Trustor / MICHAEL L/ GREENSTEIN
)) '
STATE OF CAMPORNIA STATE OF CAMPONIA STATE OF CA	-
STATE OF CALIFORNIA NEVADA } COUNTY OF DOUGLAS }	•
On 5/7/2007 before me, Charlene I	. Hanover , the undersigned Notary Public,
personally appeared <u>MICHAEL L. GREENSTEIN</u> on the basis of satisfactory evidence) to be the person(s) whose name	personally known to me (or proved to me
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 executed the instrument.	n(s), or the entity upon behalf of which the person(s) acted,
WITNESS/my hand and official seal	Committee of the Commit
1/2 2 1/2/	NOTARY PUBLIC
Carlow Thu	STATE OF NEVADA County of Douglas
Notary's Signature	No 98-2565-5 CHARLENE L HANOVER My Appointment Expires Feb. 3, 2011
	The state of the s

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A. TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES:

- To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefore; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, imigate, fertilize, furnigate, prune ad do all other acts which from the character or use of sald property may be reasonably necessary, the specific enumerations herein not excluding the general.
- To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under an fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary ma determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or walve an default or notice of default hereunder or invalidate any act done pursuant to such notice.
- To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee and to pay all costs and expenses including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by beneficiary to foreclose this Deed.
- To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all incumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof. Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any incumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed b law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

8. IT IS MUTUALLY AGREED:

- That any award of damages in connection wit any condemnation for public use of or injury to said 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 above provided for disposition of proceeds of fire or other insurance.
- That by accepting payment of any sum secured hereby after its due date. Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.
- That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and sald note for endorsement and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- That upon written request of beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention or other disposition as Trustee in its sole discretion may choose and upon payment of its fees, Trustee shall reconvey without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The Grantee in such reconveyance may be described as "the person or persons legally entitled thereto."
- That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect an relain such rants, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the Indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues, and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any at done pursuant to such notice.
- That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filled for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as than required by law for the sale of real property under writ of execution. Trustee, without demand on Trustor, shall sell said property or any part thereof at the time and place fixed by it in said notice of sale, either as whole or separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. In the event that any indebtedness secured hereby shall not have been fully satisfied by said sale, Trustee may give notice of sale of any property not previously noticed for sale in the manner set forth above and sell the same in the manner set forth above.

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Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, Including cost of evidence of title in connection with sale. Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not than repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

- Beneficiary, or an successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitution successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duty acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where, or document or file number under which this Deed is recorded and the name and address of the new Trustee. If notice of Default shall have been recorded, this power of substitution cannot be exercised until after the costs, fees and expenses of the then acting Trustee shall have been paid to such Trustee, who shall endorse receipt thereof upon such instrument of substitution. The procedure herein provided for substitution of Trustee shall be exclusive of all other provisions for substitution statutory or otherwise.
- (8) The following covenants Nos. 1. 3, 4, (interest 10%), 5, 6, 8 and 9 of Nevada Ravised Statutes 107.030, when not inconsistent with other covenants and provisions herein contained are hereby adopted and made a part of this Deed of Trust.
- (9) The rights and remedies hereby granted shall not exclude any other rights or remedies granted by law, and all rights and remedies granted hereunder or permitted by law shall be concurrent and cumulative. A violation of any of the covenants herein expressly set forth shall have the same effect as the violation of an covenant herein adopted by reference.
 - (10) It is expressly agreed that the trust created hereby is irrevocable by Trustor.
- (11) That this Deed applies to, Inures to the benefit of, and binds all parties hereto, their heirs, legatess, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.
- (12) That Trustee accepts this Trust when this Deed, duty executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or any action or proceeding in which Trustor. Beneficiary or Trustee shall be a party unless brought by Trustee.
- (13) Trustor agrees to pay any deficiency arising from any cause after application of the proceeds of the sale held in accordance with the provisions of the covenants hereinabove adopted by reference.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

REQUEST FOR FULL RECONVEYANCE

TO TRUSTEE:

The undersigned is the legal owner and holder of the note or notes, and all other indebtedness secured by the foregoing Deed of Trust. Sald note or notes, together with all other indebtedness 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 the terms of said Deed of Trust, to cancel said note or notes above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you under the same.

DATED:	
Please mail Deed of Trust, Note and Reconveyance to	

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

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