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MEMORANDUM OF TRUST AGREEMENT

Memorandum of Trust Agreement dated September 2005, between J. WALTER HOSKINS and MARLENE DELMA HOSKINS hereinafter called "Trustors", and J. WALTER HOSKINS and MARLENE D. HOSKINS hereinafter called "Trustees".

WITNESSETH;

WHEREAS, J. WALTER HOSKINS and MARLENE D. HOSKINS are named therein as Trustees UDT J. WALTER HOSKINS AND MARLENE D. HOSKINS 2005 TRUST; and

WHEREAS, the parties desire to enter into this Memorandum of Trust Agreement reciting the terms of said Trust.

NOW, THEREFORE, the party agrees as follows:

- 2. That the provisions of said Trust Agreement state that upon the death, resignation, or inability to act as Trustees, LORI LEE HOSKINS shall act as Successor Trustee. No Successor Trustee shall be required to inquire into the accounts of a prior Trustee, and each Successor Trustee shall be held harmless from any acts of the predecessor Trustee.
- 3. It is further provided therein that the Trustors may convey real and personal property during their lifetimes to said Trust and that the initial Trustees, J. WALTER HOSKINS and MARLENE D. HOSKINS or the Successor Trustee, shall have the power of sale of any said asset. The parties agree that no real property shall be conveyed to the trust except by recorded deed to the Trustees herein. The Trustors have conveyed the real property located at 108 Meadow Drive, City of Stateline, County of Douglas, State of Nevada 89449-4023 (APN: 1318-265-140-12) and described as:

Lot 11, in Block A, of GRANITE SPRINGS SUBDIVISION UNIT NO. ONE, according to the map thereof, filed in the Office of the County Recorder of Douglas County, State of Nevada, on June 15, 1979, in Book 679, Page 1180, as File No. 33554.

4. The said Trust Agreement further provides that it may be revoked or modified during the lifetime of the Trustors. The parties herein agree that in the event of any modifications thereto, said modifications shall be attached to the original Trust Agreement and made a part thereof.

IN WITNESS WHEREOF, the parties have hereunto signed this Memorandum of Trust Agreement on September 2, 2005.

TRUSTORS:

WALTER HOSKINS

TRUSTEES:

WALTER HOSKINS

Marlene Delma Hoskins

MARLENE D. HOSKINS

STATE OF CALIFORNIA

ss.

COUNTY OF SANTA CLARA

On this 240 day of September, in the year 2005, before me, KATHY BEASON, personally appeared J. WALTER HOSKINS and MARLENE DELMA HOSKINS, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to this instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the persons executed the instrument.

WITNESS my hand and official seal.

KATHY BEASON

Commission # 1432911

Notary Public - California

Sania Clara County

My Comm. Expires Aug 27, 2007

Notary Public in and for said State