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DOC # 0756373
12/30/2009 10:40 AM Deputy: PK
OFFICIAL RECORD
Requested By:
EDDIE MAYO & JOCELYN HELZER

A. P. No. 1221-03-000-013

When recorded mail to:

Mr. and Mrs. Jack D. Forbes
P. O. Box 73285
✓ Davis, California 95617

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 7 Fee: 20.00
BK-1209 PG- 6827 RPTT: 0.00



Recording Requested By:

First American Title Insurance
Company
1673 Lucerne Street, Suite A
Minden, Nevada 89423

Escrow No. 143-2362052

**AFFIRMATION PURSUANT TO
NRS 111.312(1)(2) and 239B.030(4)**

~~X~~ Pursuant to NRS 239B.030, the undersigned, hereby
affirm(s) that the below document, including any exhibits,
hereby submitted for recording does not contain the social
security number of any person or persons.

-OR-

_____ The undersigned, hereby affirm(s) that this document,
including any exhibits, hereby submitted for recording does
contain the social security number of a person or persons as
required by the following: _____.

EDDIE MAYO JOCELYNE HELZER Agent _____
Eddie Mayo Jocelyne Helzer Title _____
Print Signature

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made DECEMBER 30, 2009, between
Eddie Mayo, a single man, and Jocelyne Helzer, an unmarried

woman, herein called "Trustor", whose address is: 115 So. Deer Run Road, Carson City, Nevada 89701, First American Title Insurance Company, a Nevada corporation, herein called "Trustee", and Jack D. Forbes and Carolyn L. Forbes, husband and wife as joint tenants, herein called "Beneficiary", whose address is: P. O. Box 73285, Davis, California 95617

W I T N E S S E T H

That Trustor hereby grants to Trustee in trust, with power of sale, all interest of Trustor in that certain property situate in the County of Douglas, State of Nevada, more particularly described as follows:

See Exhibit "A" attached hereto.

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right of Beneficiary, during any period of default hereunder, and without waiver of such default, to collect said rents issues and profits by any lawful means, and to apply the same, less costs and expenses of collection, to any indebtedness secured hereby.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal sum of \$200,000.00, according to the terms of a promissory note 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 herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary when evidenced by a promissory note or noted reciting that they are secured by this Deed of Trust.

AND THIS INDENTURE FURTHER WITNESSETH:

1. Trustor agrees to properly care for and keep said property in good condition and repair; not to alter, remove, damage or demolish any building or improvement thereon; to complete in a good and workmanlike manner any building or improvement 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 relating to any alterations or improvements 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 any law, covenant, condition or restriction affecting said property; 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. Trustor agrees to pay and discharge all costs, fees and expenses of this trust incurred in connection with any default by Trustor.

3. During the continuance of this trust, Trustor covenants to keep all buildings that may now or at any time be on said property in good repair and insured against loss by fire, with extended coverage endorsement, in a company or companies authorized to issue such insurance in the State of Nevada. Said insurance shall be in such sum or sums as shall equal the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust, or the maximum full insurable value of such buildings, whichever is less. Said insurance shall be delivered to Beneficiary or to the collection agent of Beneficiary, as further security, and in default thereof, Beneficiary may procure such insurance and/or make such repairs, and expend for either of such purposes such sum or sums as Beneficiary shall deem necessary. The amount collected by Beneficiary under any fire or other insurance policy may be applied by Beneficiary upon the indebtedness secured hereby and in such order as Beneficiary may determine, or, at the 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 waive any default or notice of default hereunder or invalidate any act done to such

notice.

4. Trustor promises and agrees that if, during the existence of this trust, there be commenced or pending any suit or action affecting said property, or any part thereof, or the title thereto, or if any adverse claim for or against said property, 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 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 affect as herein provided for disposition of proceeds of insurance.

6. Except as may be required by law, Trustee shall be under no obligation to notify any party hereto of any pending sale of said property, whether such sale is by foreclosure or otherwise, or of any action or proceeding in which Trustor or Beneficiary or Trustee shall be a party, unless brought by Trustee.

7. 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, as herein provided, for failure to so pay.

8. At any time, and from time to time, without liability therefor, upon written request of Trustor and Beneficiary, 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 said property, Trustee may consent in writing to the making of any map or plat thereof or join in granting any easement thereon.

9. Upon receipt of written request from Beneficiary reciting that all sums secured hereby have been paid and upon surrender of this Deed of Trust and the note secured hereby to Trustee for cancellation and retention, or such other disposition as Trustee, in its sole discretion, 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 persons legally entitled thereto".

10. Should Trustor default in the payment of any indebtedness secured hereby, or in the performance of any of the covenants and agreements herein contained or incorporated herein by reference, Beneficiary may declare all sums secured hereby immediately due and payable.

11. The following covenants Nos. 1, 3, 4 (interest 12%), 5, 6, 7 (counsel fees - a reasonable percentage), 8 and 9 of the Nevada Revised Statutes 107.030, are hereby adopted and made a part of this Deed of Trust, and, notwithstanding any provision of said covenant No. 7 to the contrary, proceeds of any foreclosure sale shall be distributed pursuant to the provisions of Nevada Revised Statutes 40.462.

12. 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. In the event of a foreclosure, Trustor further agrees to transfer to Beneficiary all permits, building and engineering plans and water rights as well as any other documentation necessary to complete the construction upon the property described herein.

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. It is expressly agreed that the Trust created hereby is irrevocable by Trustor.

14. Trustee accepts this trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law, reserving, however, unto the Trustee, the right to resign from the duties and obligations imposed herein whenever Trustee, in its sole discretion, deems such resignation to be in the best interest of the Trustee. Written notice of such resignation shall be given to Trustor and Beneficiary.

15. In this Deed of Trust, unless the context requires otherwise, the masculine gender includes the feminine and/or neuter, the singular number includes the plural, the term "property" includes personal and/or real property and the term "building" includes a mobile home. The term "Beneficiary" includes any future holder of the note secured hereby. The term "Trustor" includes the term "Grantor".

16. If all or any portion of the property which is subject of this Deed of Trust is conveyed from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture of Trustor's interest or title in said property, the note secured hereby shall accelerate and the entire balance of principal and interest, including guaranteed interest, then unpaid, plus any prepayment penalties, shall forthwith become due and payable without notice or demand.

TRUSTOR: Eddie Mayo
EDDIE MAYO
Jocelyne Helzer
JOCELYNE HELZER

STATE OF NEVADA)
)SS
COUNTY OF DOUGLAS)

¹² This instrument was acknowledged before me on 12/30, 2009, by EDDIE MAYO and JOCELYNE HELZER.

Rishele L. Thompson
Notary Public

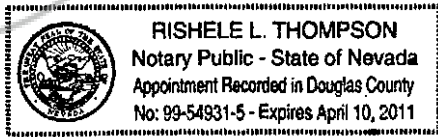


EXHIBIT "A"

The land referred to in this Commitment is situated in the County of Douglas, State of Nevada and is described as follows:

PARCEL 1:

BEGINNING AT A POINT ON THE NORTH BOUNDARY OF SAID SECTION 3, TOWNSHIP 12 NORTH, RANGE 21 EAST, M.D.M. MARKED BY A 5/8" REBAR WITH PLASTIC CAP STAMPED JAMES NICKLOS, PLS 4104 FROM WHICH THE NW CORNER OF SAID SECTION 3, BEARS NORTH 89°07'25" WEST, 664.99 FEET; THENCE, FROM SAID POINT OF BEGINNING SOUTH 89°07'15" EAST, 1994.98 FEET ALONG THE NORTH BOUNDARY OF SAID SECTION 3, TO THE BLM MONUMENT MARKING THE NORTH ¼ CORNER OF SAID SECTION 3; THENCE SOUTH 00°35'17" WEST, 892.47 FEET TO A 5/8" REBAR WITH PLASTIC CAP STAMPED PLS 6899; THENCE SOUTH 00°37'12" WEST, 454.13 FEET TO A 5/8" REBAR STAMPED PLS 6899; THENCE NORTH 88°47'25" WEST, 1335.16 FEET TO A 5/8" REBAR STAMPED PLS 6899, THENCE NORTH 89°49'11" WEST, 667.56 FEET TO A 5/8" REBAR WITH PLASTIC CAP STAMPED JAMES NICKLOS, PLS 4104; THENCE ALONG THE BOUNDARY BETWEEN PARCEL 1 AND PARCEL 2 NORTH 00°55'38" EAST, 1335.28 FEET TO THE POINT OF BEGINNING.

SAID DESCRIPTION LAST APPEARED IN THAT CERTAIN DEED DATED OCTOBER 13, 2008 AND RECORDED JANUARY 8, 2009 AS INSTRUMENT NO. 735455 OF OFFICIAL RECORDS.

PARCEL 2:

EASEMENT FOR ACCESS PURPOSES AS PROVIDED FOR ON MAP OF DIVISION INTO LARGER PARCELS, LDM #2006, INSTRUMENT NO. 407151 OF OFFICIAL RECORDS.

PARCEL 3:

EASEMENT FOR ACCESS PURPOSES OVER THE SOUTH 50 FEET OF ADJUSTED PARCEL 1 OF RECORD OF SURVEY 735454 RECORDED JANUARY 8, 2009.