

APN: 1320-29-118-024

When Recorded Mail To:
MAHE LAW, LTD.
707 N. Minnesota Street, Suite D
Carson City, NV 89703



KAREN ELLISON, RECORDER

The party executing this document hereby affirms that this document submitted for recording does not contain the social security number of any person or persons pursuant to NRS 239B.

DEED OF TRUST

AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 28 day of FEBRUARY, 2020, by and between DAVID JOBE and JANIS JOBE, husband and wife as joint tenants, "Trustor," TICOR TITLE - GARDNERVILLE, "Trustee," and STEVEN A. WOSKOW and SUSAN L. WOSKOW, Trustees of THE WOSKOW FAMILY 2008 REVOCABLE TRUST, "Beneficiary."

WITNESSETH:

That Trustors do hereby grant, bargain, sell and convey unto the Trustee in trust with power of sale all that certain real property together with any and all appurtenances, situated in the County of Douglas, State of Nevada, more particularly described as follows:

PARCEL 1:

Unit 149, as shown on the Official Plat of Winhaven Unit No. 4, Phase B, filed for record in the office of the County Recorder, recorded August 19, 1993, in Book 893 of Official Records, at Page 3899, Douglas County, State of Nevada, as Document No. 315527.

PARCEL 2:

A non-exclusive easement for use, enjoyment, ingress and egress over the Common Area as set forth in Declaration of Covenants, Conditions and Restrictions recorded September 28, 1990, in Book 990, Page 4348, as Document No. 235644, Official Records.

AND ALSO, all the estate, interest, homestead and other claim, in law and in equity, which the Trustors now have or may hereafter acquire in and to said property.

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon the Beneficiary to collect and apply such rents, issues and profits; and also all the estate, right, title and interest, homestead or other claim or demand, as well in law as in equity, which the Trustors now have or hereafter may acquire of, in, and to the said property, or any part thereof, with the appurtenances; and all of the water rights if any, whether surface or underground, certificated, adjudicated or decreed, together with all of means, methods, structure and devices for diversion to beneficial use of the appurtenant water rights.

TO HAVE AND TO HOLD the same unto the said Trustee and its successors, upon the trusts hereinafter expressed, for the purpose of security, in *pari passu*, the following obligations:

FOR THE PURPOSE OF SECURITY:

FIRST: Payment of the principal sum of Three Hundred Ninety Thousand and No/100 Dollars (\$390,000.00), according to the terms of a promissory note or notes of even date herewith made by Trustors, payable to order of Beneficiary, and all extensions or renewals thereof;

SECOND: The performance of each agreement of Trustors incorporated herein by reference or contained herein; and

THIRD: Payment of such additional amounts as may be hereafter loaned by the Beneficiary or its successor(s), to the Trustors, or any successor in interest of the Trustors, with interest thereon and any other indebtedness or obligation of the Trustors, and any present or future demands of any kind or nature which the Beneficiary, or its successor(s), may have against the

Trustors, whether created directly or acquired by assignment; whether absolute or contingent; whether due or not, or whether otherwise secured or not, or whether existing at the time of execution of this instrument, or arising thereafter; also as security for the payment and performance of every obligation, covenant, promise or agreement herein or in any note or notes secured by this deed of trust, or in connection with the preservation of the property encumbered herein or the preservation or enforcement of the lien created hereby or in any bankruptcy proceeding. Trustors grant to Beneficiary the right to record notice that this deed of trust is security for additional amounts and obligations not specifically mentioned herein but which constitute indebtedness or obligations of the Trustors for which Beneficiary may claim this deed of trust as security.

FOURTH: The expenses and costs incurred by or paid by Beneficiary or Trustee in preservation or enforcement of the rights and remedies of Beneficiary and the duties and liabilities of Trustors hereunder, including, but not limited to, attorneys' fees, court costs, witnesses' fees, expert witnesses' fees, collection costs, and costs and expenses paid by the Beneficiary or Trustee in performing for Trustors' account any obligations of Trustors or to collect the rents or prevent waste or to preserve the priority and rights of Beneficiary's interest in a bankruptcy proceeding.

The Trust created by this instrument is irrevocable by the Trustors.

AND THIS INDENTURE FURTHER WITNESSETH:

1. REPAIRS, MAINTENANCE, WASTE, LIENS AND ENCUMBRANCES:

The Trustors promise to properly care for, maintain, and keep the said property in first class condition, order and repair; to properly care for, maintain, protect and to repair all buildings, improvements and fixtures damaged or destroyed thereon and to maintain and protect all water rights thereon, and to pay, when due, all claims for labor performed and for materials furnished therefor; to underpin and support, when necessary, any building or other improvement situate thereon, and

otherwise to protect and preserve the same; to comply with all laws, ordinances and regulations with reference to any alterations or improvements made thereon; not to commit or permit any waste or deterioration of said property; to pay, when due, all taxes, assessments, penalties and levies affecting said property and any costs or penalties thereon; to pay when due, all leases, mortgages, deeds of trust and other encumbrances which are or appear to be a lien or a charge upon the property, or any part thereof, either prior or subordinate to this deed of trust; and indemnifies Beneficiary against any losses due to hazardous materials being found on said property. The indemnification provision hereof shall survive the foreclosure of this deed of trust.

2. INSURANCE: Trustors covenant to keep all buildings and improvements that may now or at any time be on said property during the continuance of this trust, insured by an all-risk policy of insurance, including but not limited to, coverage for loss by fire, lightning and flood with extended coverage endorsement not less than the amount of the loan and with no coinsurance.

Trustors covenant to keep relative to the premises, including all buildings and improvements, that may now, or at any time be on said property during the continuance of this trust, public liability and property damage insurance with coverage limits reasonably approved by Beneficiary from time to time.

All insurance policies provided pursuant to this paragraph shall name Beneficiary as mortgagee and loss payee as its interest appears, shall be with a company or companies authorized to issue such insurance in the State of Nevada rated "A" or better in the "Best's Ratings" book approved by Beneficiary and shall provide thirty (30) days written notice to Beneficiary prior to policy cancellation or modification.

3. DEFAULT: Trustors promise and agree that upon the happening of any one of the following events, the Beneficiary, at its option, may declare all promissory notes, sums and

obligations secured hereby immediately due and payable without demand or notice, irrespective of the maturity dates expressed therein, and Beneficiary or Trustee may record a notice of such breach or default and elect to cause said property to be sold to satisfy the indebtedness and obligations secured hereby. In the first event of default, the percentage ownership of each Beneficiary will be adjusted based upon the principal outstanding at that time.

(a) If default be made in the payment when due of any installment of principal or interest, or any obligation in accordance with the terms of any note secured hereby, or in the performance of any of the covenants, promises or agreements contained in this Deed of Trust and Assignment of Rents; or

(b) If default be made in the payment of any installment of principal or interest, or obligation, in accordance with the terms of any note or notes secured by a deed of trust, if any, which are subordinate to or which have priority over this Deed of Trust and Assignment of Rents securing this note, or in the performance of any of the covenants, promises or agreements contained in any such subordinate or prior deed of trust; or

(c) If the Trustors become insolvent or makes a general assignment for the benefit of creditors, or consents to or applies for the appointment of a trustee or receiver for the property encumbered hereby, or any part thereof; or

(d) If a trustee or receiver is appointed for said property or any part thereof; or

(e) IN THE EVENT THE REAL PROPERTY, ENCUMBERED BY THIS DEED OF TRUST AND ASSIGNMENT OF RENTS, OR ANY PART THEREOF, OR ANY INTEREST THEREIN, IS SOLD, AGREED TO BE SOLD BY CONTRACT OF SALE OR OTHERWISE CONVEYED OR ALIENATED BY THE Trustors; OR

(f) IF THE TRUSTORS SHALL BE DIVESTED OF TITLE TO SAID REAL PROPERTY SECURING THIS OBLIGATION OR ANY PART THEREOF, IN ANY MANNER OR WAY, WHETHER VOLUNTARILY OR INVOLUNTARILY, OR BY THE OPERATION OF LAW OR OTHERWISE; OR

(g) IN THE EVENT THE REAL PROPERTY SECURING THIS OBLIGATION OR ANY PART THEREOF, OR ANY INTEREST THEREIN IS, IN ANY WAY, ENCUMBERED, MORTGAGED, PLEDGED, OR ASSIGNED AS SECURITY, COLLATERAL, OR OTHERWISE, EXCEPT THAT A PURCHASE MONEY SECOND DEED OF TRUST TO THE SELLER MADE SIMULTANEOUS WITH THIS DEED OF TRUST IS ACCEPTABLE.

4. INSPECTION OF PROPERTY: The Beneficiary or collection agent shall have access to and the right to inspect said property at all reasonable times.

5. EMINENT DOMAIN: If the above-described property, or any portion thereof, be condemned under any power of eminent domain or acquired for any public use or quasi-public use, the damages, proceeds and considerations for such acquisition to the extent of the full amount of indebtedness secured hereby remaining unpaid, are hereby irrevocably assigned by Trustors to Beneficiary, and shall be paid forthwith to Beneficiary, to be applied on account of the last maturing installments of such indebtedness. Such payment will not constitute a prepayment under the terms of any prepayment charge provisions of the promissory note secured hereby.

6. COMPLIANCE WITH LAW: Without limiting any other provision contained herein relating to the same or similar matters as hereinafter set forth, Trustors covenant and agree to observe and comply with all applicable federal, state, and local statutes, ordinances, regulations, orders and restrictions.

7. ABSOLUTE ASSIGNMENT OF RENTS: As a portion of the security hereunder and pursuant to NRS 107A.010 et. seq., Trustors hereby assign absolutely and give to and confers upon the Trustee and Beneficiary the right, title and interest, and, during the continuance of these trusts, to collect the rents, issues and profits of the property encumbered by this deed of trust, with or without taking possession of the property affected hereby, and further assigns to Beneficiary all right, title and interest in and to any and all leases now or hereafter on or affecting the encumbered property, reserving unto the he right, prior to any default by Trustors in payment of any indebtedness secured hereby, or in the performance of any agreement hereunder, to collect and retain such rents, issues and profits as they may accrue and become payable and as allowable be applicable gaming law. The foregoing assignment of any lease shall not be deemed to impose upon the Trustee and Beneficiary any of the obligations or duties of Trustors provided in any such lease, and Trustors agree to fully perform all obligations of the lessor under all such leases.

The Trustee or the Beneficiary may enter the encumbered property and inspect the same at any time during the existence of the trust hereby created, and in case default be made in the payment of any sum secured hereby, or in the performance of any act the performance of which is secured hereby, the Trustee or Beneficiary shall be entitled at any time, at its option either by itself, by an agent, or a Receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, to enter upon and take possession of the encumbered property, or any part thereof, and to do and acts of repair, cultivation, protection or irrigation necessary or proper to conserve the value thereof; to rent or lease the same or any part thereof for such rental, term and upon such conditions as its judgment may dictate, and to collect and receive the rents, issues and profits thereof; (which rents, issues, and profits, present and future, are hereby assigned to the Beneficiary as further security, but which assignment Trustee or Beneficiary agrees

not to enforce so long as Trustors are not in default in payment of any sum or performance of any act to be made or performed hereunder), and to apply such rents, issues, and profits, to the reduction or satisfaction of any obligation secured by this deed of trust, and also to do any other act or acts, as it may deem necessary and proper, in the use, management or operation of the said premises, or to protect or conserve the value thereof, the specific enumerations herein not excluding the general. In the event that the Trustee or Beneficiary shall exercise the option granted in this paragraph the Trustors agree to surrender to the Beneficiary peaceable possession of said property, and not to interfere in any manner with the exercise of the rights granted herein; and the expenses therein incurred, including compensation to said Beneficiary, its designated agent or receiver, for attorney's fees, costs and related expenditures, shall be deemed to be a portion of the expense of this trust, and secured hereby. Trustors also assign to Beneficiary, as a portion of the security for the performance of the obligations secured hereby, all prepaid rents and all monies which have been or may hereafter be deposited with said Trustors by any lessee of the property encumbered by this deed of trust, to secure the payment of any rent, and upon default in the performance of any of the provisions hereof Trustors agree to deliver said rents and deposits to the Trustee.

Trustors shall not, without the Beneficiary's prior written consent, further assign the rents, issues and profits from the encumbered property, nor enter into any agreement or do any act to amend, modify, extend, terminate or cancel, accept the surrender, subordinate, accelerate the payment of rent, or change the terms of any renewal option of any lease now or hereafter affecting such property or any portion thereof.

8. EXERCISE OF POWERS AND REMEDIES: Each and every power or remedy herein specifically given shall be in addition to every other power or remedy, existing or implied, now or hereafter given or existing in law or in equity, and each and every power and remedy

herein specifically given or otherwise so existing or given may be exercised from time to time and as often and in such order as may be deemed expedient by Beneficiary or the holder(s) of the Promissory Notes and the exercise or the beginning of the exercise of one power or remedy shall not be deemed a waiver of the right to exercise at the same time or thereafter any power or remedy. No delay or omission of the Beneficiary in the exercise of any right or power accruing hereunder shall impair any such right or power or be construed to be a waiver of any default or acquiescence therein. The Trust created hereby shall be irrevocable by Trustors.

9. SEVERABILITY: The unenforceability or invalidity of any provision or provisions of this deed of trusts as to any persons or circumstances shall not render that provision or those provisions unenforceable invalid as to any other persons or circumstances, and all provisions hereof, in all other respects, shall remain valid and enforceable.

10. SUCCESSOR AND ASSIGNS: The benefits of the covenants, terms, conditions, and agreements contained herein shall accrue to, and the obligations thereof shall bind the heirs, representatives, successors, and assigns of the parties hereto and the Beneficiary hereof. However, nothing in the foregoing shall be implied to mean that the Beneficiary has or will consent in any fashion to an assignment or delegation of the duties hereunder. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall include all other genders, and the term "Beneficiary" shall include any holder of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

11. NOTICES: Any notice or demand to be given or required by the terms of this deed of trust shall be given to the Trustors and Beneficiaries by certified mail at the following addresses:

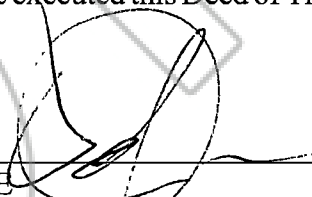
Beneficiary: Steven and Susan Woskow, Trustees
The Woskow Family 2008 Revocable Trust
1318 Berning Way
Gardnerville, NV 89460

Trustors: David and Janis Jobe
1766 Evergreen Court
Minden, NV 89423

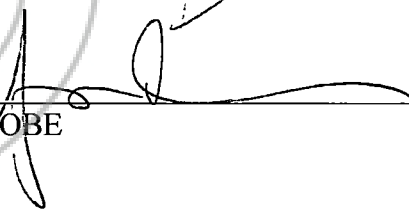
12. N.R.S. COVENANTS: The following covenants, Nos. 1, 3, 4 (interest 12%), 5, 6, 7 (counsel fees shall be in an amount equal to the actual and reasonable attorneys' fees incurred by Trustee and Beneficiary), 8 and 9 of NRS 107.030, when not inconsistent with covenants and provisions contained herein, are hereby adopted and made a part of this Deed of Trust.

13. BENEFICIAL INTEREST: The beneficial interests of the Beneficiary shall be held in pari passu and the relative percentages of ownership shall be determined by the pro rata portion of the debt guaranteed on the date of foreclosure of this deed of trust.

IN WITNESS WHEREOF, the Trustors have executed this Deed of Trust the day and year first above written.



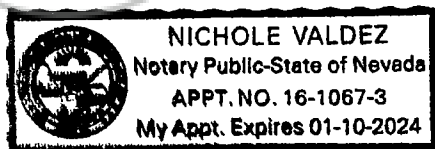
DAVID JOBE



JANIS JOBE

STATE OF NEVADA)
Carson City) : ss.

On February 28, 2020, personally appeared before me, a notary public, DAVID JOBE, personally known (or proved) to me to be the person whose name is subscribed to the foregoing instrument, who acknowledged to me that he executed the foregoing document.





NOTARY PUBLIC

STATE OF NEVADA)
 : ss.
Carson City)

On February 28, 2020, personally appeared before me, a notary public, JANIS JOBE, personally known (or proved) to me to be the person whose name is subscribed to the foregoing instrument, who acknowledged to me that she executed the foregoing document.

Nichole Valdez
NOTARY PUBLIC

