

DEED OF TRUST

THIS DEED OF TRUST, made this _____ day of _____, _____, between _____ (hereinafter called GRANTOR or TRUSTOR), whose mailing address is _____ and UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY (hereinafter called Trustee), and _____ (hereinafter called BENEFICIARY).

WITNESSETH: That WHEREAS Trustor has borrowed and received from Beneficiary in lawful money of the United States the sum of _____ DOLLARS (\$ _____) and has agreed to repay the same, with interest, to Beneficiary in lawful money of the United States according to the terms of a promissory note of even date herewith, executed and delivered therefore by Trustor;

NOW, THEREFORE, for the purpose of securing each agreement of the Trustor herein contained including payment of the said promissory note and of any money with interest thereon that may be advanced by or otherwise become due to Trustee or Beneficiary under the provisions hereof and for the purpose of securing payment of such additional sums as may be hereafter be advanced for the account _____ of Trustor by Beneficiary with interest thereon.

TRUSTOR irrevocably GRANTS AND TRANSFERS TO TRUSTEE, in TRUST WITH POWER OF SALE, all that property in _____ County, Nevada described as: (Set forth legal description and commonly known street address, if known)

ASSESSORS PARCEL NO. _____

TOGETHER WITH all appurtenances in which Trustee has any interest, including water rights benefitting said realty whether represented by shares of a company or otherwise; and

TRUSTOR ALSO ASSIGNS to Beneficiary all rents, issues and profits of said realty, reserving the right to collect and use the same except during continuance of some default hereunder and during continuance of such default authorizing Beneficiary to collect and enforce the same by any lawful means in the name of any party hereto.

TO HAVE AND TO HOLD said property upon and subject to the trusts and agreements herein set forth and incorporated herein by reference. The following covenants Nos. 1,2,3,4,5,6,7,8 and 9 of NRS 107.030 are hereby adopted and made a part of this Deed of Trust, EXCEPT ONLY that the amounts agreed upon by the parties to this instrument with respect to covenants Nos. 2,4 and 7 incorporated by reference of such trusts and agreements is respectively as follows: Covenant No. 2 \$ _____; Covenant No. 4 _____%; Covenant No.7 _____%. Such provisions so incorporated shall have the same force and effect as though specifically set forth and incorporated in this Deed of Trust.

THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

IN WITNESS WHEREOF, Grantor has executed the instrument.

In Witness Whereof, I/We have hereunto set my hand/our hands this _____ day of _____, _____

(Signature) _____

(Signature) _____

(Print or typed name here) _____

(Print or typed name here) _____

STATE OF NEVADA)
COUNTY OF _____)

RECORDING REQUESTED BY AND MAIL TO:

NAME
ADDRESS
CITY/ST/ZIP

On this _____ day of _____, _____
Personally appeared before me, a Notary Public

If applicable mail tax statements to:

NAME
ADDRESS
CITY/ST/ZIP

personally known to me to be the person(s) whose name(s) is to the above instrument who acknowledged that _____ he _____ executed the instrument.

SPACE BELOW THIS LINE FOR RECORDER'S USE ONLY

Witness my hand and official seal

(Notary Public)

(Notary Seal)