DEED OF TRUST

Trustor: ______________________________

Trustee: ______________________________

Beneficiary: ______________________________

RECITALS

WHEREAS, Trustor is justly indebted to Beneficiary in the principal sum evidenced by a promissory note (the "Note") of even date herewith; and WHEREAS, to secure the payment of the Note and performance of all obligations under this Deed of Trust, Trustor grants this Deed of Trust to Trustee.

GRANT IN TRUST

Trustor irrevocably grants, transfers, and conveys to Trustee, in trust, with power of sale, the property described as follows (the "Property"):

____

Legal Description of Property:

____

TRUSTEE POWERS

Trustee shall have the power to sell the Property as authorized herein and to execute all necessary documents to transfer title to the purchaser upon default by Trustor. Trustee may, at Trustee's discretion, foreclose this Deed of Trust in accordance with applicable law.

OBLIGATIONS SECURED

This Deed of Trust secures the payment of the Note, any modifications, renewals, extensions, and all other obligations of Trustor under the Note and this Deed of Trust, including but not limited to costs of collection, attorney's fees, and any advances made by Beneficiary for the protection of the Property.

COVENANTS OF TRUSTOR

Trustor covenants and agrees with Beneficiary and Trustee as follows: (a) To pay all sums secured by this Deed of Trust when due; (b) To pay all taxes, assessments, and other charges against the Property; (c) To keep the Property insured against loss by fire, hazards included within extended coverage, and other hazards as Beneficiary may require; (d) To maintain the Property in good condition and repair; (e) To comply with all laws affecting the Property; (f) To surrender possession of the Property to Trustee upon default.

DEFAULT

Default occurs if Trustor fails to perform any obligation secured by this Deed of Trust, including failure to pay the Note or any part thereof when due, or breaches any covenant herein. Upon default, Beneficiary may declare all sums secured hereby immediately due and payable and may invoke the power of sale.

POWER OF SALE

If default occurs, Trustee, without judicial intervention, may sell the Property at public auction after complying with applicable notice requirements and apply proceeds to the sums secured hereby, including costs and attorney’s fees. Trustee's sale shall be final and binding.

RELEASE OF LIEN

Upon payment in full of all obligations secured by this Deed of Trust, Beneficiary shall execute and deliver to Trustor a release of this Deed of Trust and reconveyance of the Property.

MISCELLANEOUS

This Deed of Trust shall be governed by the laws of the State in which the Property is located without regard to conflict of laws. If any provision hereof is invalid or unenforceable, the remaining provisions shall remain effective. Notices must be in writing and sent to the parties at their addresses of record.

SIGNATURES

TRUSTOR'S SIGNATURE	TRUSTEE'S SIGNATURE	BENEFICIARY'S SIGNATURE
Signature: ________________________	Signature: ________________________	Signature: ________________________