

FOR OFFICE USE ONLY:

FOR RECORDER'S USE:

Recording requested by:

When recorded mail to:

Hugh K. Swift

Superior Court Clerk

P.O. Box 3488

Modesto, CA 95353

PEOPLE OF THE STATE OF CALIFORNIA vs: _____

CASE NUMBER: _____

DEED OF TRUST

THIS DEED OF TRUST made on the _____ day of _____, 20_____

between _____

whose address is: _____

herein called Trustors, and Hugh K. Swift, herein called Trustee, and the County of Stanislaus, herein called beneficiary.

WHEREAS, said Trustors have executed in favor of the Beneficiary a promissory note in the sum of:

_____ \$ _____

and have agreed to pay the same in lawful money of the United States according to the terms of the said promissory note of even date herewith, executed and delivered therefore by said Trustors to Beneficiary:

WITNESSED: That said Trustors irrevocably GRANT, TRANSFER AND ASSIGN TO TRUSTEE IN TRUST, and to his successors and assigns, WITH POWER OF SALE, all that certain real property situated in the COUNTY of _____, State of California, described as follows:

TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTORS AGREE:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, and damaged, or destroyed thereon; and to pay when due all claims for labor performed and materials furnished therefore; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluded the general.

2. To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon indebtedness secured hereby and in such order as Beneficiary may determine, or at option a 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 pursuant to such notice.

3. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.

4. To pay: at least (10) days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges, and liens, and interest, on said property or any part thereof, which appear to be prior or superior the hereto; all costs, fees and expenses of this trust.

Should Trustor fail to make a payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor from any obligation hereof, may; make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses employ counsel and pay his reasonable fees.

5. To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law and in effect at the date hereof regarding the obligation secured hereby

any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.

6. That 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 effect as above provided for disposition of proceeds of fire or other insurance.

7. That by accepting payment of any sum secured 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 for failure to do so.

8. That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affective the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plot thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.

9. That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters of facts shall be as "the person or persons legally entitled thereto". Five (5) years after issuance of such full reconveyance, Trustee may destroy said note and this Deed (unless directed in such request to retain them).

10. That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary should also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby. After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for case in lawful money of the United States payable at the time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness

thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date of hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

11. Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute successor or successors to any Trustee named herein or acting and hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

12. That this Deed applies to, insures the benefit of, and binds the parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this deed, wherever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular includes the plural.

13. That Trustee accepts this trust when this Deed, duly executed and acknowledged is made a public record as provided by law. Trustee is not obligated to notify any party hereof or pending sale under any other Deed of Trust or of any action or proceedings in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

IN WITNESS WHEREOF the said Trustor(s) executes these present in and the day and year first above written.

STATE OF CALIFORNIA

COUNTY OF _____

On this _____ day of _____

in the year two thousand and

_____ before me,

a Notary Public, State of California,

personally appeared _____

proved to me on the basis of satisfactory

evidence to be the person whose name

subscribed to this instrument and

acknowledged that he/she executed it.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my seal in the county of

_____, on the date first above written.

Notary Public, State of California