

THIS DEED OF TRUST, made this 13th day of May, 1988 between

FRANK W. SPRAGUE AND NORMA JEAN SPRAGUE, husband and wife

whose address is P.O. Box 7039 So. Lake Tahoe, CA. 95731
(Number and Street) (City) (State)

herein called TRUSTOR,

WESTERN TITLE COMPANY, INC., a Nevada corporation

herein called TRUSTEE, and

H & S CONSTRUCTION, INC., a Nevada corporation

herein called BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the County of Douglas, State of Nevada, to wit:

Lot 390, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, in Book 374, Page 676, as File No. 72456. A.P.N. 29-322-06

In the event the trustor sells, conveys or alienates the within described real property; or contracts to sell, convey or alienate; or is divested of title in any other manner without the approval of an assumption of this obligation by the beneficiary being first obtained, beneficiary shall have the right to declare the unpaid balance due and payable in full, irrespective of the maturity date expressed on the note secured hereby.

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 sum of \$ 12,350.00**** with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof, and (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or to his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust

To protect the security of this Deed of Trust, Trustor agrees: By the execution and delivery of this Deed of Trust and the note secured hereby, that provisions 1 to 16 inclusive of the Deed of Trust recorded in the Book and at the page, or document No. of Official Records in the Office of the county recorder of the county where said property is located, noted below opposite the name of such county, viz:

COUNTY	DOCUMENT No	BOOK	PAGE	COUNTY	DOCUMENT No	BOOK	PAGE	COUNTY	DOCUMENT No	BOOK	PAGE
Clark	413987	514		Humboldt	116986	3	83	Ormsby	72637	19	102
Churchill	104132	34 mtgs	591	Lander	41172	3	758	Pershing	57488	26	58
Douglas	24495	22	415	Lumpkin	41292	0 mtgs	467	Storey	28573	R mtgs	112
Elko	14831	43	343	Lyon	89486	31 mtgs	449	Washoe	407205	734 Tr Deed	221
Esmeralda	26291	3H deeds	138 141	Mineral	76648	16 mtgs	534-537	White Pine	128126	261	341-344
Eureka	39602	3	283	Nye	47157	67	163				

(which provisions, identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as fully as though set forth herein at length, that he will observe and perform said provisions; and that the references to property, obligations, and parties in said provisions shall be construed to refer to the property, obligations, and parties set forth in this Deed of Trust

Beneficiary or the collection agent appointed by Beneficiary may charge a fee of not to exceed \$25.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be in an amount equal to the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust, and with respect to attorney's fees provided for by covenant 7 the percentage shall be a reasonable percentage.

THIS DEED OF TRUST IS SECOND AND JUNIOR TO A DEED OF TRUST RECORDING CONCURRENTLY HERewith IN THE AMOUNT OF \$62,650.00 IN FAVOR OF FALLON NATIONAL BANK.

THIS DOCUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY WITHOUT LIABILITY ON THE PART OF WESTERN TITLE COMPANY, INC. FOR THE SUFFICIENCY HEREOF OR FOR THE CONDITION OF TITLE.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth

STATE OF NEVADA

COUNTY OF DOUGLAS ss.

On 5/16/88 personally appeared
before me, a Notary Public FRANK W. SPRAGUE AND
NORMA JEAN SPRAGUE

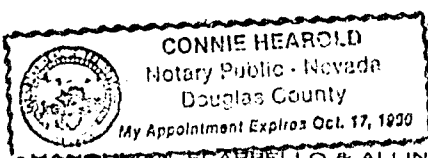
who acknowledged that they executed the above instrument.

SIGNATURE OF TRUSTOR

Frank W. Sprague
FRANK W. SPRAGUE
Norma Jean Sprague
NORMA JEAN SPRAGUE

Connie Hearold
NOTARY PUBLIC

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA



'88 MAY 17 P4:04

SUZANNE BEAUDREAU
RECORDER

500 PAID DU DEPUTY 178281

BOOK 588 PAGE 2443