

THIS DEED OF TRUST, made this 11th day of April, 1989, between

MIKE HICKEY CONSTRUCTION, INC., a Nevada corporation

herein called TRUSTOR,

whose address is P.O. Box 1420 Minden, NV. 89423
(Number and Street) (City) (State)

WESTERN TITLE COMPANY, INC., a Nevada corporation

herein called TRUSTEE, and

MURL F. REDWINE AND VENOLA M. REDWINE, TRUSTEES UNDER THAT CERTAIN DECLARATION OF TRUST DATED NOVEMBER 2, 1981.

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 6, as shown on the map of RIVERVIEW ESTATES, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on December 15, 1965, as Document No. 30403. A.P.N. 29-050-06

SUBORDINATION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE

BENEFICIARY HEREIN JOINS IN THE EXECUTION OF THIS INSTRUMENT FOR THE PURPOSE OF ACKNOWLEDGING THE AGREEMENT TO SUBORDINATE.

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 \$ 25,500.00***** 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	28	58
Douglas	24495	22	415	Lincoln	41292	0 mtgs.	467	Storey	28573	R mtgs.	112
Elko	14831	43	343	Lyon	88486	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.

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 ~~NEW YORK~~ CALIFORNIA
COUNTY OF ORANGE ss.

On APRIL 18, 1989 personally appeared
before me, a Notary Public, Murl R. Redwine and
Venola M. Redwine

who acknowledged that they executed the above instrument.

SIGNATURE OF TRUSTOR
MIKE HICKEY CONSTRUCTION, INC.

[Signature]
BY: JAMES M. HICKEY, PRESIDENT
SIGNATURE OF BENEFICIARY

[Signature]
MURL F. REDWINE, TRUSTEE

[Signature]
VENOLA M. REDWINE, TRUSTEE

[Signature]
NOTARY PUBLIC



MANOUKIAN, SCARPELLO & ALLING, LTD.
ATTORNEYS AT LAW

CARSON CITY OFFICE
303 EAST PROCTOR STREET
CARSON CITY, NEVADA 89701
TELEPHONE (702) 882-4577

LAKE TAHOE OFFICE
ROUND HILL PROFESSIONAL BUILDING
P. O. BOX 55
ZEPHYR COVE, NEVADA 89448
TELEPHONE (702) 588-8676

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SUBORDINATION: EXHIBIT "A"

So long as the trustor is not in default under the terms of this Deed of Trust and the Note secured hereby, beneficiary agrees upon written request by the trustor, to subordinate the lien hereof to any bonafide lending institution, so as to enable trustor to obtain reasonable financing for construction of a family residence, not to exceed \$90,000.00, with the interest rate not to exceed 2 points over prime rate at that time, and a Note maturity of no more than one year from recordation of the construction Deed of Trust. This agreement to subordinate will expire 2 months from the recordation of this Deed of Trust.

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.

STATE OF NEVADA,

ss.

County of ... Douglas

On ... April 20, 1989

DATE personally appeared before me,

a Notary Public (or judge or other authorized person, as the case may be),

JAMES M. HICKEY

who acknowledged that he executed the above instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official stamp at my office in the County of ... Douglas ... the day and year in this certificate first above written.

[Handwritten Signature]
Signature of Notary

CARLISLE'S FORM NO. 38 N (ACKNOWLEDGEMENT GENERAL) — B35945

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

'89 APR 20 P12:03

SUZANNE BEAUDREAU
RECORDER
600 PAID *[initials]* DEPUTY
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