

When Recorded, Mail to:

Order No. _____

MARCON CONSTRUCTION

Escrow No. M47838CA

1183 MANHATTAN WAY

GARDNERVILLE, NEVADA 89410

**INDIVIDUAL DEED OF TRUST
WITH ASSIGNMENT OF RENTS**

BY THIS DEED OF TRUST, made this 1st day of May, 1990, between RICHARD W. BROWN and DORIS E. BROWN, husband and wife, herein called TRUSTOR, whose address is P.O. BOX 214, GARDNERVILLE, NEVADA 89410 and WESTERN TITLE COMPANY, INC., a Nevada corporation, herein called TRUSTEE, and MARCON CONSTRUCTION, herein called BENEFICIARY, whose address is 1183 MANHATTAN WAY, GARDNERVILLE, NEVADA 89410, Trustor irrevocably grants, transfers, and assigns to Trustee in trust, with power of sale, that property in the County of DOUGLAS, State of Nevada, being Assessor's Parcel Number 29-353-03 & 29-353-05, and specifically described as:

Lot 794 and Lot 838, 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.

Trustor also assigns to Beneficiary all rents, issues and profits from said real property and all appurtenances thereof, including all water, mineral, timber and crop rights transferred; reserving, however, the right to collect and use the same as long as there is no existing default hereunder, and does hereby authorize Beneficiary to collect and recover the same in the name of Trustor or his successor in interest by use of any lawful means.

For the purpose of securing: (1) Payment of the indebtedness evidenced by the promissory note of even date herewith in the principal sum of TWELVE THOUSAND, ONE HUNDRED, FIFTY-SEVEN & 36/100 Dollars (\$12,157.36) payable to Beneficiary or order (hereinafter referred to as "the Note"); (2) Payment of any additional sums and advances hereafter made by Beneficiary or his assignee to or for the benefit of Trustor or his successor in ownership of the real property encumbered hereby; (3) Performance of each agreement of Trustor incorporated by reference or contained herein.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely

COUNTY	BOOK	PAGE	DOC.NO.	COUNTY	BOOK	PAGE	DOC.NO.
Churchill	39 Mortgages	363	115384	Lincoln			45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off. Rec.	115	40050	Mineral	11 Off. Rec.	129	89073
Elko	92 Off. Rec.	652	35747	Nye	105 Off. Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off. Rec.	537	32867
Eureka	22 Off. Rec.	138	45941	Pershing	11 Off. Rec.	249	66107
Humboldt	28 Off. Rec.	124	131075	Storey	"S" Mortgages	206	31506
Lander	24 Off. Rec.	168	50782	Washoe	300 Off. Rec.	517	107192
				White Pine	295 R.E. Records	258	

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms, and provisions contained in said subdivision A and B, (identical in all counties, and printed on the reverse side hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein.

Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount. The Beneficiary or Trustee may charge a fee of up to Fifty Dollars (\$50) for each change in parties.

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 set forth below.

STATE OF NEVADA)
COUNTY OF DOUGLAS) SS

SIGNATURE OF TRUSTOR

Richard W. Brown

RICHARD W. BROWN

Doris E. Brown

DORIS E. BROWN

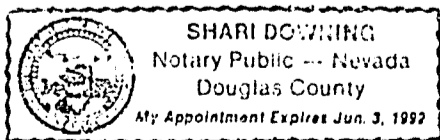
On May 1, 1990, before me, a notary public, personally appeared

RICHARD W. BROWN AND

DORIS E. BROWN

personally known or proved to me to be the person(s) whose name (s) are subscribed to the above instrument who acknowledged that they executed the instrument.

Shari Downing
Notary Public



FOR RECORDER'S USE

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

'90 MAY -1 P4:03

SUZANNE BEAUBREAU
RECORDER

225145

\$5.00 FEE
DEPUTY

BOOK 590 PAGE 216

BROOKE & SHAW
Post Office Box 2860
Minden, Nevada 89423
(702) 782-7171