

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 21ST day of May 1990, between
 H & S CONSTRUCTION, INC. a Nevada Corporation, herein called TRUSTOR,
 whose address is: P.O. Box 2077, Minden, NV 89423

and STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, herein
 called TRUSTEE, and

VINCENT J. RAMOS AND LOIS M. RAMOS, husband and wife, as Joint
 Tenants with right of survivorship, herein called BENEFICIARY,

WITNESSETH: That Trustor irrevocably grants, transfers and assigns to
 Trustee in trust, with power of sale, that property in City of
 Gardnerville, Douglas County, Nevada, described as:

Lot 114, as shown on the official map of GARDNERVILLE RANCHOS UNIT
 NO. 6, filed for record on May 29, 1973, in the office of the County
 Recorder of Douglas County, Nevada, as Document No. 66512, and on
 Record of Survey recorded October 1, 1982, in Book 1082, of Official
 Records at Page 006, as Document No. 71399.

Assessment Parcel No. 29-204-01

So loan as the trustor shall not be in default in performance of the
 covenants contained herein, or in the making of any payments due on
 the promissory note secured hereby, beneficiary agrees to subordinate
 the lien of this deed of trust to the lien of a deed of trust in favor
 of a recognized lending institution, made by Trustor for the purpose
 of financing construction upon the real property described herein.
 Amount of said construction financing shall not exceed the principal
 sum of \$80,000.00. It is further agreed that this deed of trust,
 if subordinated, shall remain junior to any extension or renewal of
 the construction financing.

Together with the rents, issues and profits thereof, subject,
 however, to right, power and authority hereinafter given to and conferred
 upon Beneficiary to collect and apply such rents, issues, and profits.

For the purpose of securing (1) payment of the sum of \$ 28,000.00
 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, 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, in the book and at the page thereof, or under the document
 file number, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	DOC.NO.	COUNTY	BOOK	PAGE	DOC.NO.
Carson City			000-52876	Lincoln	73	248	86043
Churchill			224333	Lyon			0104086
Clark	861226		00857	Mineral	112	352	078762
Douglas	1286	2432	147018	Nye	558	075	173588
Elko	545	316	223111	Pershing	187	179	151646
Esmeralda	110	244	109321	Storey	055	555	58904
Eureka	153	187	106692	Washoe	2464	0571	1126264
Humboldt	223	781	266200	White Pine	104	531	241215
Lander	279	034	137077				

shall inure to and bind the parties hereto with respect to the
 property above described. Said agreement, 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, and
 Beneficiary may charge for a statement regarding the obligation
 secured hereby, provided the charge therefore does not exceed a

CONTINUATION OF SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS
Order No.: 03002236VM

reasonable amount. The Beneficiary or the collection agent appointed by him may charge a fee of not to exceed \$15.00 for each change in parties, or for each change in a party making or receiving a payment secured hereby.

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.

H & S CONSTRUCTION, INC.
a Nevada Corporation

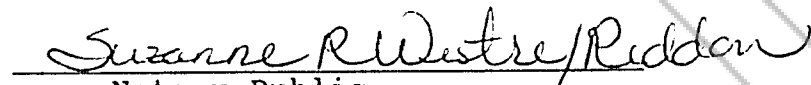
BY:


RANDALL S. HARRIS, President

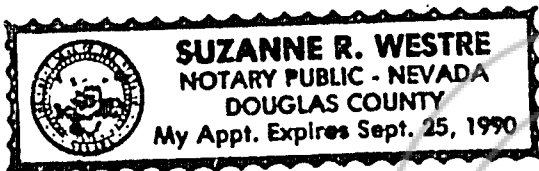
STATE OF Nevada)
 :SS
COUNTY OF Douglas)

On 5-29-90, personally appeared before me, a Notary Public, Randall S. Harris

personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.



Notary Public



WHEN RECORDED, MAIL TO:
VINCENT J. RAMOS AND LOIS M. RAMOS
PLACE DESIGNATED BY BENEFICIARY

Jeffrey L. Hartman
Attorney at Law
417 W. Plumb Lane
Reno, Nv 89509

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'90 MAY 31 P3:40

SUZANNE BEAUDREAU
RECORDER

227212

sk.00 PAUL [Signature] DEPUTY