

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 29TH day of September 1990, between

COLE S. SMITH, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY AS TO AN UNDIVIDED 1/2 INTEREST AND GORDON L. HEWSON AND EVELYN N. HEWSON, HUSBAND AND WIFE AS TO AN UNDIVIDED 1/2 INTEREST AS TENANTS IN COMMON, herein called TRUSTOR,

whose address is: P.O. BOX 988, GARDNERVILLE, NV 89410

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

THE LOUIS FREDRICK NEDDENRIEP AND MARTHA CATHERINE NEDDENRIEP FAMILY TRUST AGREEMENT, dated June 5, 1985, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR LEGAL DESCRIPTION

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.

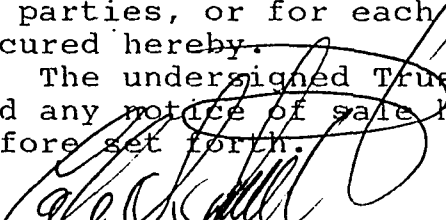
For the purpose of securing (1) payment of the sum of \$ 175,000.00 the interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof; and (2) the performance of each agreement of Trustor 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 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 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.



 COLE S. SMITH



 GORDON L. HEWSON



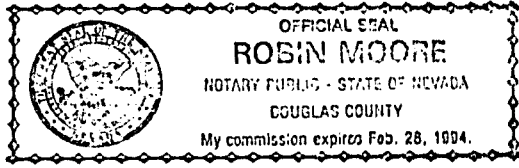
 EVELYN N. HEWSON

236736

BOOK 1090 PAGE 2373

On October 15 1990, personally appeared before me, a Notary Public, Cole S. Smith, Gordon L. Hewson and Evelyn N. Hewson 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.

Rosin Moore
Notary Public



WHEN RECORDED, MAIL TO:
THE LOUIS FREDRICK NEDDENRIEP

P.O. BOX 218
GARDNERVILLE, NV 89410

COPY

HARTMAN & ARMSTRONG, LTD.
Attorneys at Law
417 West Plumb Lane
Reno, Nevada 89509

236736

EXHIBIT "A"

LEGAL DESCRIPTION

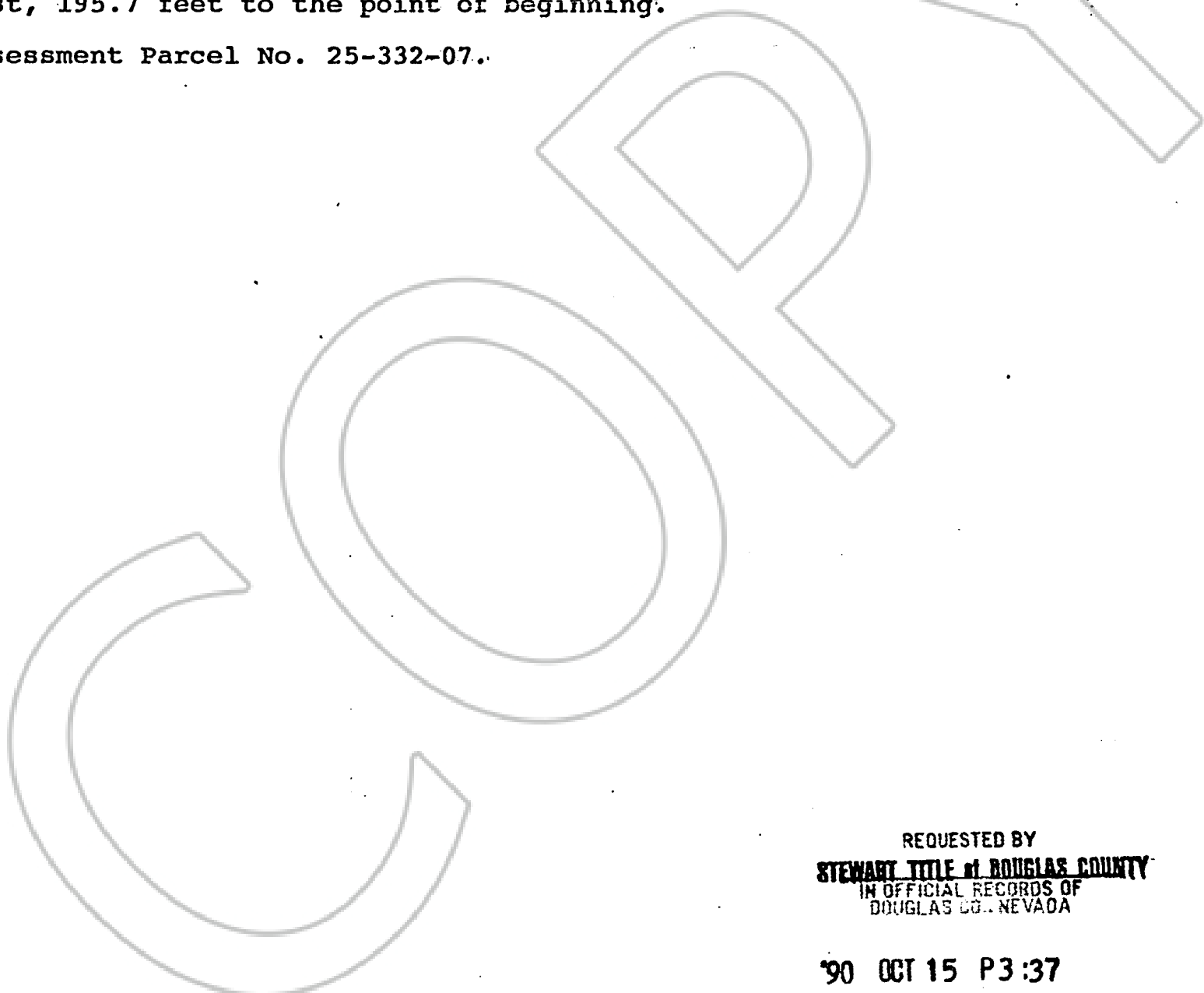
18 4/2 100

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

A parcel of land situated in and being a portion of the Southwest Quarter of the Southwest Quarter of Section 33, Township 13 North, Range 20 East, M.D.B. & M.; described as follows:

Beginning at a point that bears North 39 degrees, 11 minutes West, 287.8 feet from the Gardnerville Town Monument near Dettling residence, and running North 45 degrees, 10 minutes West, 100 feet along the North side of Main Street; thence North 44 degrees, 50 minutes East, 204.2 feet to Mission Street; thence South 40 degrees, 29 minutes East, 104.3 feet along the North side of Mission Street; thence South 46 degrees, 00 minutes West, 195.7 feet to the point of beginning.

Assessment Parcel No. 25-332-07.



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

'90 OCT 15 P3:37

SUZANNE BLAUDREAU
RECORDER 236736
\$ 7.00 PAID K12 DEPUTY
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