

RECORDING REQUESTED BY:
John Gerken
WHEN RECORDED RETURN TO:
Henry R. Butler
P. O. BOX 5367
Stateline, Nevada 89449

Escrow Number M49356CH

Loan Number JGSB2 BARTELS

**SHORT FORM DEED OF TRUST WITH ASSIGNMENT OF RENTS
FOR A CONSTRUCTION LOAN**

THIS DEED OF TRUST, made December 5, 1990, between SCOTT BARTELS and DONNA J. MOSS, as tenants in common, whose address is C/O FRANK CANTRELL P.O. BOX 1023 MINDEN, NEVADA 89423, herein called TRUSTOR, HENRY R. BUTLER, ESQ, herein called TRUSTEE, and John Gerken, herein called BENEFICIARY,

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

Lot 93 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 as file No. 72456. A.P.N. 29-422-09

Together with the rents, issues and profits thereof, and the rights to all governmental permits or licenses of all types which are necessary for the ordinary and intended use of the property, including but not limited to sewer and water hookup rights and water rights. Such rights shall be considered appurtenant to and part of the real property, SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

For the Purpose of Securing (1) Performance of each agreement of Trustor incorporated by reference or contained herein. (2) Payment of the indebtedness evidenced by the promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$79,000.00 (seventy-nine thousand dollars) payable to Beneficiary or order. (3) Payment of such further sums (Additional Advances) that may be advanced by the Beneficiary to the then record owner of said property plus interest thereon; and (4) all other monies owed to the beneficiary herein whether or not they originated from this transaction.

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 (14), inclusive, of the fictitious deed of trust recorded January 30, 1968 in the book and at the page of Official Records in the office of the county where said property is located, noted below opposite the name of such county, viz:

COUNTY	BOOK	PAGE	DOC. NO.
Douglas	57 Off. Rec.	115	40050
Elko	92 Off. Rec.	652	35747
Lyon	37 Off. Rec.	341	100661
Ormsby	72 Off. Rec.	537	32867
Washoe	300 Off. Rec.	517	107192

(which provisions are identical in all counties) 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 performed 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.

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.

Scott Bartels
SCOTT BARTELS

Dated: 12-7-90

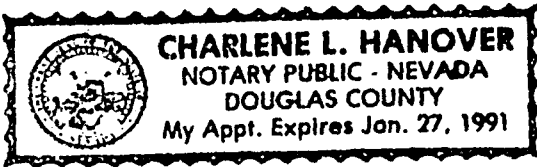
Donna J. Moss
DONNA J. MOSS

Dated: 12/7/90

STATE OF NEVADA
COUNTY OF DOUGLAS ss.

On December 7, 1990 personally appeared before me, a Notary Public, in and for said County and State, SCOTT BARTELS and DONNA J. MOSS, known to me to be the persons who executed this instrument and acknowledged to me that they executed it.
WITNESS my hand and official seal.

Charlene L. Hanover
Signature Notary Public



COPIES

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

90 DEC -7 P4:14

SUZANNE BEAUDREAU
RECORDER
\$6.00 PAID KLR DEPUTY

240588