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

Escrow Number B55353JC

Loan Number HOJK228W

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

THIS DEED OF TRUST, made July 9, 1993, between JEFFREY K KIRBY and WENDY L. KIRBY, Husband and Wife as Joint Tenants, whose address is P.O. BOX 1165 CAMINO, CALIFORNIA 95709 916-644-4034, herein called TRUSTOR, HENRY R. BUTLER, ESQ, herein called TRUSTEE, and Max Hoseit, 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 228 in Block E as set forth on Final Map of Wildhorse Unit 5, a planned Unit Development filed for record in the office of the County Recorder of Douglas County Nevada on January 27, 1993 in book 193 Page 3866 as Document No. 298258 oficial Records

A.P.N. 21-290-66

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 (I0) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

For the Purpose of Securing (I) 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 \$168,000.00 (one hundred sixty-eight 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 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.
Douglas	1286 Off. Rec.	2432	147018
Elko	545 Off. Rec.	316	223111

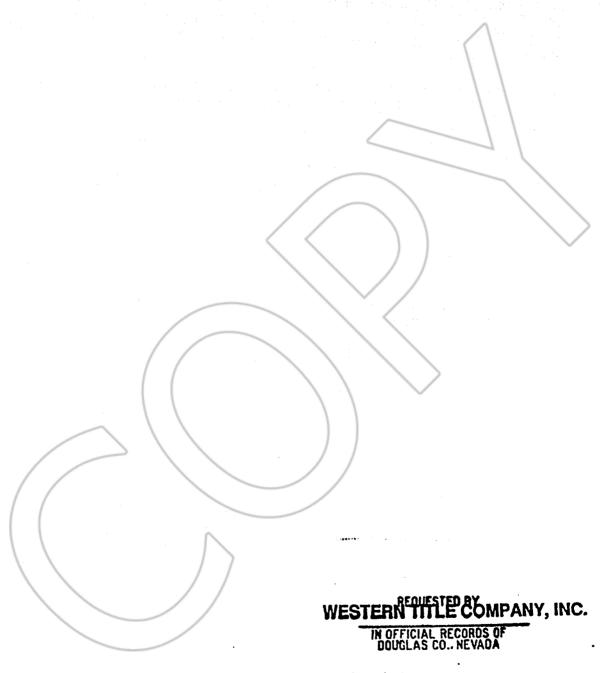
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0104086 Lvon 2464 Off, Rec 0571 1126264 Washoe 000-52876 Carson Churchill 224333 279 Off. Rec. 034 137077 Lander

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) 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 payment secured hereby.

herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge thereof does not exceed a reasonable amount. The Beneficiary or the collection agent appointed by him may charge a fee of not to exceed \$45.00 for each change in parties or for each change in a party making or receiving a 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. Dated: Dated: JUDY A. COCLICH Notary Public - State of Nevada STATE OF NEVADA Appointment Recorded in Carson City **COUNTY OF DOUGLAS** MY APPOINTMENT EXPIRES OCT. 3, 1995 personally appeared before me, a Notary Public,in JULY 12, 1993 and for said County and State, JEFFREY K KIRBY 海海洋海域中美国美国大学 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 Notary Public Sighafure STATE OF NEVADA in the year one thousand nine hundred and. On this .. personally appeared before me, JUDY A. COCLICH Notary Public - State of Nevada known to me to be the person whose name Appointment Recorded in Carcon City WENDY L.KIRBY instrument, as the attorney..... in fact of... MY APPOINTMENT EXPIRES OCT. 3, 1995 andhe, the said ... acknowledged to me thathe signed the name..... of the said IN WITNESS WHEREOF, I have hereunto Wendy LICIRBY ses my hand and affixed my official stamp, at my ..thereto as principal..... and h.... Minden name as attorney in fact, and that as such attorney in facthe executed the foregoing instrument freely and voluntarily and for the uses and purposes therein mentioned. CARLISLE'S FORM NO. 24N-(ACKNOWLEDGMENT-ATTORNEY IN FACT)

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SUZANNE BEAUDREAU
RECORDER
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