RECORDING REQUESTED BY:

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

Escrow Number M57603SD

Loan Number MHKI1317

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

THIS DEED OF TRUST, made April 27, 1994, between George A. Kirka and Judy A. Kirka, Husband and Wife as Joint Tenants, whose address is 764 Rojo Way Gardnerville Nv 89410 702-265-7216, 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 5, BLOCK B/ LOCK B

A.P.N. 21-030-25

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 \$185,000.00 (one hundred eighty-five 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

336494

Lyon 0104086
Washoe 2464 Off. Rec 0571 1126264
Carson 000-52876
Churchill 224333
Lander 279 Off. Rec. 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) 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 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 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.

George A. Kirka

Jests a. Kirka

Dated: 7 - 0 0 / 7

Dated:

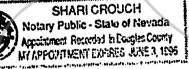
Judy A. Kirka

STATE OF NEVADA
COUNTY OF DOUGLAS 88

On S. S. S. Sersonally appeared before me, a Notary Public, in and for said County and State, George A. Kirka and Judy A. Kirka, 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.

Signature

Notary Public



WESTERN TITLE COMPANY, INC.

IN OFFICIAL PEGORDS OF DOUGLAS COLL NEVADA

94 APR 29 P4:25

336494

BK 0494PG 6129

12

PANEL SEASTREAU

PANEL SEASTREAU

PANEL MANAGEMENT

PANEL MANAGEME