

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 29TH day of January 1996, between  
MONA FREUD, an unmarried woman, herein called TRUSTOR,  
whose address is:, P.O. Box 2683, Minden, NV 89423

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

JACK L. RUPPERT, an unmarried man, 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 363, 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.

Assessors Parcel No. 29-183-33

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 \$ 100,000.00  
and 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 per-  
formance 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 regard-  
ing 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.

380087

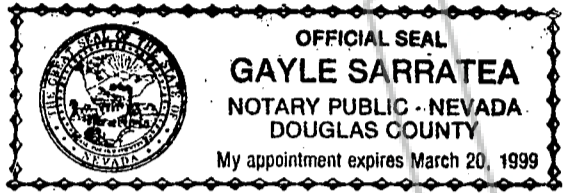
BK0196PG5218

Mona Freud  
MONA FREUD

STATE OF NEVADA )  
 ) SS.  
COUNTY OF DOUGLAS )

On 1-30-1996, personally appeared before me,  
a Notary Public, Mona Freud  
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.

Gayle Sarratea  
Notary Public



WHEN RECORDED, MAIL TO:

JACK L. RUPPERT  
P.O. BOX 2893  
Carson City, Nv 89702

COPY

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

'96 JAN 31 19:39

LINDA SLATER  
RECORDER

PAID 8.00 DEPUTY

380087

BK0196PG5212