

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made June 19, 1997, between ARTHUR W. DUCKWORTH and MARVA M. DUCKWORTH, husband and wife, herein "Trustor", whose address is: 1370 Raeline Lane, Minden, NV 89423, STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, herein "Trustee", and HERMAN S. ANDREWS and ORVINA JOSEPHINE ANDREWS, Trustees of THE ANDREWS FAMILY TRUST, dated November 20, 1991, herein "Beneficiary", whose address is: 1371 STEPHANIE WAY, MINDEN, NV 89423,

WITNESSETH: That Trustor hereby grants to Trustee in trust, with power of sale, all interest of Trustor in that certain property situate in the County of Douglas, State of Nevada, more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO.

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right of Beneficiary, during any period of default hereunder, and without waiver of such default, to collect said rents, issues and profits by any lawful means, and to apply the same, less costs and expenses of collection, to any indebtedness secured hereby.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal sum of \$67,000.00, 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; (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

BY THE EXECUTION OF THIS DEED OF TRUST and the note or notes secured hereby, the parties hereto agree that provisions (1) through (15) of the Master Form Deed of Trust recorded November 7, 1996, as Document No. 400487, Official Records, Douglas County, Nevada, are hereby adopted and incorporated herein; that they will observe and perform 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 provisions so adopted and included herein are printed on the reverse side hereof.

If all or any portion of the property which is the subject of this Deed of Trust is conveyed from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture of Trustor's interest or title in said property, the note secured hereby shall accelerate and the entire balance of principal and interest, including guaranteed interest, then unpaid, plus any prepayment penalties, shall forthwith become due and payable without notice or demand.

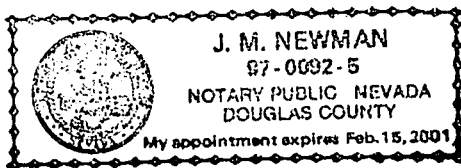
Arthur W. Duckworth
Arthur W. Duckworth

Marva M. Duckworth
Marva M. Duckworth

STATE OF Nevada)
COUNTY OF Douglas) ss

This instrument was acknowledged before me on June 19, 1997, by ARTHUR W. DUCKWORTH and MARVA M. DUCKWORTH.

J. M. Newman
Notary Public



MAIL TO:
MR. & MRS. ANDREWS
1371 STEPHANIE WAY
MINDEN, NV 89423

LAW OFFICES OF
HENDERSON & NELSON
164 HUBBARD WAY
SUITE B
RENO, NEVADA 89502

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EXHIBIT A

LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas,, described as follows:

A portion of the Northeast 1/4 of the Northeast 1/4 of Section 33, Township 14 North, Range 20 East M.D.B.&M., Douglas County, State of Nevada, described as follows:

Beginning at a point which is the Northeast corner of the described parcel of land and the South Boundary line of Stephanie Way (a public dedicated street) and from which point the brass-capped section corner common to Section 27, 28, 33 and 34 bears North 53°10'50" East 50.04 feet; thence from the Point of Beginning South 0°07'10" East parallel to and 40.00 feet distant therefrom the East Boundary of said Section 33, a distance of 608.00 feet; thence North 89°59' West 513.01 feet; thence North 0°08' East 308.00 feet; thence South 89°59' East 347.50 feet; thence North 0°08' East 300.00 feet to the South boundary line of said Stephanie Way; thence tracing said South Boundary line South 89°59' East 165.36 feet to the Point of Beginning.

Assessors Parcel No. 21-100-06

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'97 JUN 19 P3:08

0415495

BK0697PG4061

LINDA SLATER
RECORDER
\$8.00 PAID *ks* DEPUTY