

Order No. _____

Escrow No. 205074KP

When Recorded Mail To: Mahoning National Bank
23 Federal Plaza West
Youngstown, OH 44503

Space above this line for recorder's use

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made December 31, 1998 between

LOWRY A. STEWART AND RITA M. STEWART, husband and wife as Joint Tenants, TRUSTOR,
whose address is P.O. Box 10213, Zephyr Cove, NV 89448 (Number and Street) (City) (State)
FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, TRUSTEE, and
MAHONING NATIONAL BANK, BENEFICIARY,

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the
, County of Douglas, State of NEVADA described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

A.P. NO. 03-241-02 and 03-241-03

Together with the rents, issues and profits thereof, subject, however, to the 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 \$ 1,000,000.00 with 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 performance 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 on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. No.
Churchill	39 Mortgages	363	115384	Lincoln			45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off. Rec.	115	40050	Mineral	11 Off. Rec.	129	89073
Elko	92 Off. Rec.	652	35747	Nye	105 Off. Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off. Rec.	537	32867
Eureka	22 Off. Rec.	138	45941	Pershing	11 Off. Rec.	249	66107
Humboldt	28 Off. Rec.	124	131075	Storey	"S" Mortgages	206	31506
Lander	24 Off. Rec.	168	50782	Washoe	300 Off. Rec.	517	107192
				White Pine	295 R. E. Records	258	

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, 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 regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount.

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 above set forth.

STATE OF NEVADA)
County of Douglas) ss.

Signature of Trustor
Lowry A. Stewart
LOWRY A. STEWART
Rita M. Stewart
RITA M. STEWART

On December 31, 1998
personally appeared before me, a Notary Public,
LOWRY A. STEWART
RITA M. STEWART

who acknowledged that they executed the above instrument.
Karen Pawloski Notary Public



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1791 (9/71)

DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

PARCEL I:

Lot 3, in Block A, as shown on the Amended Map of LINCOLN MEADOWS, UNIT NO. 1, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on January 6, 1978, as Document No. 16415.

TOGETHER WITH a non-exclusive 60 foot easement for roadway and utility services as granted by Sammie Evans, et ux, to Lee Hale and Co., Inc., recorded December 21, 1967, as Document No. 39634, Douglas County, Nevada.

PARCEL II:

That certain Easement for Light and Air as described in Document recorded July 20, 1993, Book 793, Page 3691, Document 312941, affecting a portion of:

Lot 2, in Block A, as shown on the Amended map of LINCOLN MEADOWS, UNIT NO. 1, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on January 6, 1978, as Document No. 16415.

PARCEL III

Lot 2, in Block A, as shown on the Amended Map of Lincoln Meadows, Unit No. 1, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on January 6, 1978, as Document No. 16415.

TOGETHER WITH a non-exclusive 60 foot easement for roadway and utility services as granted by Sammie Evans, et ux, to Lee Hale and Co., Inc., recorded December 21, 1967, as Document No. 39634, Douglas County, Nevada.

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
\$ 8.00 PAID K2 DEPUTY