

Order No. _____

Escrow No. 1999-12685-15B

When Recorded Mail To:

M & B
P.O. Box 2262, Minden, NV 89423

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FIRST AMERICAN TITLE CO.

Space above this line for recorder's use

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made May 5, 1999 between
Scott Shrum and JoAnn P. Shrum, husband and wife as joint tenants , TRUSTOR,

whose address is 1324 Jackie Lane Minden, NV 89423 (Number and Street) (City) (State),

FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, TRUSTEE, and

Bing Construction of Nevada, Inc. as to an undivided 1/2 interest and Merrill Construction, Inc. as to an undivided 1/2 interest dba M & B Development , 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:

That portion of the Southeast 1/4 of Section 28, Township 14 North, Range 20 East, M.D.B.&M., more particularly described as follows:

Parcel A, as shown on Parcel Map No. 8 for D.N.S. Ventures filed for record in the Office of the Douglas County Recorder on March 2, 1994, in Book 394, at Page 544, as Document No. 331434, of Official Records.

Assessor's Parcel No. 21-051-25

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 \$*5,000.00 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. |
|-----------|---------------|------|----------|------------|-------------------|------|----------|
| Churhill | 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)
) ss.
County of Douglas)

On 5/5/99
personally appeared before me, a Notary Public,
Scott Shrum and
JoAnn P. Shrum

who acknowledged that he executed the above instrument.

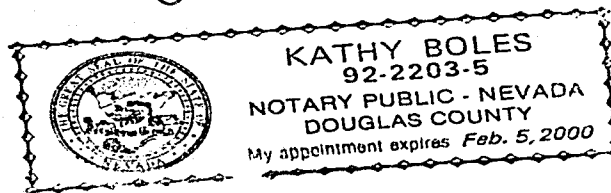
[Signature]

Notary Public

0467509

Signature of Trustor

[Signature]
SCOTT SHRUM
[Signature]
JO ANN P. SHRUM



BK0599PG1141

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

'99 MAY -7 A11 :27

LINDA SLATER
RECORDER

\$ 800 PAID K2 DEPUTY

0467509

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