

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

This document is recorded as an accommodation and without liability for the consideration thereof or as to the validity or sufficiency of said instrument or for the effect of such recording on the title of the property involved.

THIS DEED OF TRUST, made this 10 day of JUNE, 1999,

between, GREGORY R. FISK AND KIMBERLY D. FISK; HUSBAND AND WIFE AS JOINT TENANTS herein called TRUSTOR

whose address is P.O. BOX 11789 SO. LAKE TAHOE, CA. 96155

and MARQUIS TITLE & ESCROW, INC., a Nevada Corporation, herein called TRUSTEE, and MICHAEL BRAY AND JUDITH BRAY, HUSBAND AND WIFE AS JOINT TENANTS, herein called BENEFICIARY.

WITNESSETH: That Trustor irrevocable grants, transfers and assigns to Trustee in trust, with power of sale, that property in DOUGLAS, State of Nevada, being Assessment Parcel No. 23-160-09, more specifically described as follows:

SEE ATTACHED LEGAL DESCRIPTION EXHIBIT "A"

DUE ON SALE EXHIBIT "B"

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 \$ 217,000.00 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 evidence 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	Off. Rec.		000-52876	Lincoln	73 Off. Rec.	248	86043
Churchill	Off. Rec.		224333	Lyon	Off. Rec.		0104086
Clark	861226 Off. Rec.		00857	Mineral	112 Off. Rec.	352	078762
Douglas	1286 Off. Rec.	2432	147018	Nye	558 Off. Rec.	075	173588
Elko	545 Off. Rec.	316	223111	Pershing	187 Off. Rec.	179	151646
Esmeralda	110 Off. Rec.	244	109321	Storey	055 Off. Rec.	555	58904
Eureka	153 Off. Rec.	187	106692	Washoe	2464 Off. Rec.	0571	1126264
Humboldt	223 Off. Rec.	781	266200	White Pine	104 Off. Rec.	531	241215
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, 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 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 default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

GREGORY R. FISK (with signature)

KIMBERLY D. FISK (with signature)

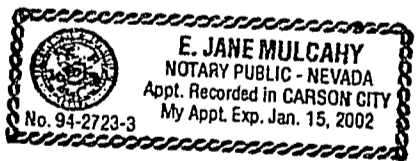
STATE OF NEVADA  
COUNTY OF DOUGLAS

WHEN RECORDED MAIL TO  
MR & MRS BRAY  
P.O. BOX 2436  
MINDEN, NV. 89423

On June 10, 1999  
personally appeared before me, a Notary Public

Gregory R. Fisk and Kimberly D. Fisk  
who acknowledged that they executed the above instrument.

E. Jane Mulcahy  
Notary Public (with signature)



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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 Parcel of land located in the Southeast 1/4 of the Northwest 1/4 of Section 33, Township 13 North, Range 21 East, M.D.B. & M., more particularly described as follows:

Commencing at the South quarter corner of Section 33, proceed North 2,972.30 feet, thence West 660 feet to the True Point of Beginning, which is the Southeast corner of said parcel, thence North 660 feet, thence West 660 feet, thence South 660 feet, thence East 660 feet, to the True Point of Beginning.

RESERVING THEREFROM a non-exclusive easement for road and incidental purposes over and across the West 25 feet of said land and further reserving therefrom a non-exclusive easement for public utilities and drainage purposes over and across the East 20 feet of the West 45 feet of said lands are described in deed to Douglas County, Nevada, recorded on December 6, 1979, in Book 1279, at Page 407 of Official Records as Document No. 39419 and further reserving therefrom a non-exclusive easement for road and incidental purposes over and across the South 13.98 feet of said land.

Together with the Right of Way for road and utility purposes over and across that portion of the Southeast 1/4 of the Northwest 1/4 of Section 33, Township 13 North, Range 21 East, M.D.B. & M., more particularly described as follows:

BEGINNING at the Southeast corner of the Northwest 1/4 Section 33, Township 13 North, Range 21 East, thence North 330 feet to the point of beginning; thence Westerly 2,640.00 feet, thence Northerly 30 feet, thence Easterly 2,640.00 feet; thence Southerly 30 feet to the point of beginning, as granted in fee to Sonja M. Scott in Deed recorded January 13, 1978, in Book 178, Page 804, Document No. 16719 of Official Records.

EXCEPT THEREFROM all that portion of said land lying within the boundary of the herein-in-above described parcel.

APN 23-160-09

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EXHIBIT "B"

DUE ON SALE

IN THE EVENT THE TRUSTOR SELLS, CONVEYS OR ALIENATES THE WITHIN DESCRIBED REAL PROPERTY; OR CONTRACTS TO SELL, CONVEY OR ALIENATE; OR IS DIVESTED OF TITLE IN ANY OTHER MANNER WITHOUT THE APPROVAL OF AN ASSUMPTION OF THIS OBLIGATION BY THE BENEFICIARY BEING FIRST OBTAINED, BENEFICIARY SHALL HAVE THE RIGHT TO DECLARE THE UNPAID BALANCE DUE AND PAYABLE IN FULL, IRRESPECTIVE OF THE MATURITY DATE EXPRESSED ON THE NOTE SECURED HEREBY.

COPY

REQUESTED BY  
MARQUIS TITLE & ESCROW, INC.  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 JUL -7 P3:34

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LINDA SLATER  
RECORDER  
9.00 PAID *LS* DEPUTY