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LAUREN DIEFENBACH
P.O. Box 568
VERINGTON, NV
89447

DEED OF TRUST

\$10,000.00

This DEED OF TRUST, made June 2, 1999, between
CARL W. LACKEY, Trustor, whose address is 626 Adaline,
Gardnerville, Nevada 89410,

KATHLEEN B. KELLY, ESQ., TRUSTEE, and
TRENA M. LACKEY, Beneficiary,

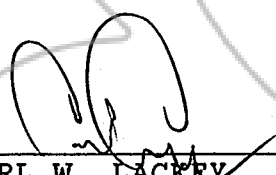
WITNESSETH: That Trustor grants to Trustee in Trust, with Power
of Sale, that real property situated in the unincorporated area
of the County of Douglas, State of Nevada, bounded and described
as follows:

Lot No. 278, as shown on the map of GARDNERVILLE
RANCHOS UNIT NO. 7, filed for record in the office of
the County Recorder of Douglas County, Nevada, March
27, 1974 as Document No. 72456.

APN: ~~29-324-07.~~
1220-21-810-107

For the purpose of securing payment of the sum of \$10,000.00
according to the terms of a Straight Note of even date herewith
made by Trustor, payable to order of Beneficiary, and extensions
or renewals thereof.

The undersigned Trustor requests that a copy of any notice of
default and any notice of sale hereunder be mailed to him at this
address herein before set forth.

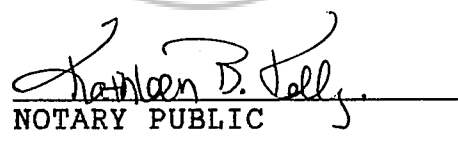


CARL W. LACKEY

6-2-99
Date

STATE OF NEVADA)
COUNTY OF DOUGLAS) ss.

On the 2nd day of June, 1999, personally appeared before me, a
Notary Public, CARL W. LACKEY, personally known or proved to me
to be the person whose name is subscribed to the above instrument
who acknowledged that he executed the instrument.


NOTARY PUBLIC

KATHLEEN B. KELLY
Notary Public - State Of Nevada
Appointment Recorded in County of Douglas
94-4438-5 MY APPOINTMENT EXPIRES JULY 18, 2002

0474344

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COPY

REQUESTED BY
Lauren Diefenbach
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 AUG 12 P12:35

0474344

BK0899PG2273

LINDA SLATER
RECORDER
\$ 5.00 PAID 12 DEPUTY