ESCROW NO.: 99500620

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 5

day of AUGUST, 1999,

between, KEITH JASON HART AND MONICA SCHOPKE HART, husband and wife as Community Property with Right of Survivorship

herein called TRUSTOR

whose address is 1504 Highway 395 Gardnerville, NV 89410

and MARQUIS TITLE & ESCROW INC., a Nevada Corporation, herein called TRUSTEE, and

DOROTHY TOWNE, TRUSTEE OF THE DOROTHY TOWNE TRUST DATED SEPTEMBER 24, 1984

, herein called BENEFICIARY.

WITNESSETH: That Trustor irrevocable grants, transfers and assigns to Trustee in trust, with power of sale, that property in Douglas County, State of Nevada, being Assessment Parcel No. 19-440-110, more specifically described as follows:

Lot 11, Block A as shown on the Final Subdivision Map #2012 for GANSBERG ESTATES, filed for record in the office of the County Recorder of Douglas County, State of Nevada, on October 28, 1997 in Book 1097, Page 5456, as Document No. 425008.

See Exhibit "A: attached hereto and made a part hereof for due on sale clause and late charge provision

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 \$ 150,000.00 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 the 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.

KEITH JASON HAR

MONICA SCHOPKE HART

STATE OF NEVADA COUNTY OF Douglas

E. JANE MULCAHY
NOTARY PUBLIC - NEVADA
Appt. Recorded in CARSON CITY
My Appt Exp. Jan. 15, 2002

on August 11 1999

personally appeared before me, a Notary Public

Keith Jason Hart and Monica Schopke Hart

who acknowledged that they executed the above

instrument.

Notary Public

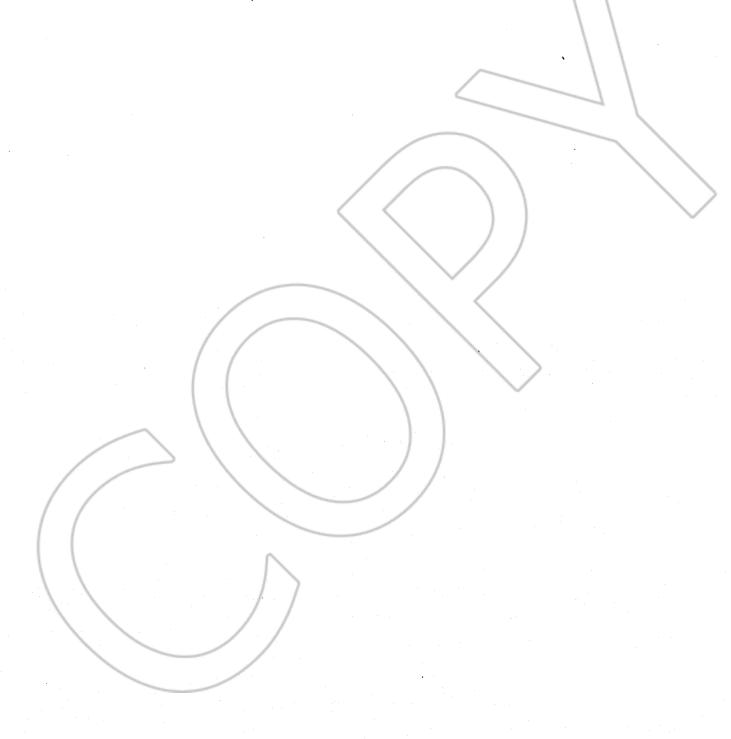
WHEN RECORDED MAIL TO

MARQUIS TITLE AND ESCROW 1701 COUNTY ROAD SUITE B MINDEN, NV 89423

DUE ON SALE CLAUSE

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 WRITTEN 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.

AFTER SEVEN (7) DAYS THE LATE CHARGE AS PROVIDED IN THE PREPRINTED PROVISIONS OF THIS DEED OF TRUST SHALL BE CHANGED TO TEN (10%) PERCENT OF THE INSTALLMENT DUE PLUS \$10.00 PER DAY, WHICH WILL BE ADDED TO THE PRINCIPAL BALANCE, UNTIL PAID.



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

1999 AUG 16 PM 4: 04

LINDA SLATER
RECORDER

SPAID DEPUTY

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