MAIL TO:

BUTLER MORTGAGE CO., INC. P.O. BOX 10989
ZEPHYR COVE, NV 89448

A.P.N. 1320-33-714-063 Escrow Number 000300515 Loan Number EPRI1335

SHORT FORM DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made APR 13 00, between West Ridge Homes, Inc , A NEVADA CORPORATION, whose address is 1528 Hwy 395 Suite 215 GARDNERVILLE, NV 89410, herein called TRUSTOR, STEWART TITLE CO., INC OF DOUGLAS COUNTY, herein called TRUSTEE, and Ester Pavelko An unmarried woman, herein called BENEFICIARY,

WITNESSETH: That Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, that property located in Douglas County, Nv described as:

Lot 63 in Block H as set forth on the Final Subdivision Map FSM #1006-6 of CHICHESTER ESTATES, Phase 6, filed for record in the office of the County Recorder of Douglas County, State of Nevada on February 16, 2000 in Book 0200, at Page 2552, as Document No. 486411, official records of Douglas County, Nevada.,

Together with the rights to all governmental permits or licenses of all types and all personal property whether affixed to the property or not which are necessary for the ordinary and intended use of the property, including but not limited to sewer and water hookup rights and water rights. Such rights shall be considered appurtanent to and part of the real property, and the rents, issues and profits of the property, SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

FOR THE PURPOSE OF SECURING payment of indebtedness evidenced by a promissory note, of even date herewith, executed by Trustor in the sum of \$110,000.00 (One Hundred Ten Thousand), any additional sums and interest thereon which may hereafter be loaned to the Trustor or his successors or assigns by the Beneficiary, and the performance of each agreement herein contained. Additional loans hereafter made and interest thereon shall be secured by this Deed of Trust only if made to the Trustor while he is the owner of record of his present interest in said property, or to his successors or assigns while they are the owners of record thereof, and shall be evidenced by a promissory note reciting that is secured by this Deed of Trust. This trust deed shall constitute collateral for agll loans to the borrower by other lenders of Butler Mortgage Co.

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 provisons 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 book and at the page thereof, or under the document or file number, noted below opoposite the name of such county, namely:

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COUNTY	STATE	BOOK		PAGE		DOC. NO.
Douglas	Nevada	1286 Of:	f. Rec.	2432		147018
Elko	Nevada	545 Of:	f. Rec.	316		223111
Lyon	Nevada					0104086
Washoe	Nevada	2464 Of:	f. Rec	0571		1126264
Carson	Nevada				e e e e e e e e e e e e e e e e e e e	000-52876
Churchill	Nevada					224333
Lander	Nevada	279 Of:	E. Rec.	034		137077
Storey	Nevada	055		555		

shall inure to and bind the parties hereto, with respect to the property above Said agreements, terms, and provisions contained in said subdivision A and B, (identical in all counties, and attached hereto) 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 therefore does not exceed a reasonable amount. The Beneficiary or the collection agent appointed by him may charge a fee of not to exceed \$150.00 for each change in parties, or for each change in a party making or receiving a

payment secured hereby, or for each beneficiary statement requested. 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 hereinbefore set forth. DATE Ridge Homes, West By: DATE by Peter Beekkoff, Jr. STATE OF COUNTY OF before me, the undersigned, a appeared Putt M. Duk ha notary public in and for said State personally appeared , personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument hand and official seal. Signature Name NOTARY PUBLIC

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J. M. NEWMAN

Notary Public - State of Nevada Appointment Recorded in County of Douglas

My Appointment Expires Feb. 15, 2001

REQUESTED BY

STEWART TITLE of DOUGLAS COUNTY IN OFFICIAL RECORDS OF DOUGLAS CO.. NEVADA

2000 MAY -8 PM 3: 59

0491603 BK 0500 PG 1951

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LINDA SLATER RECORDER \$ 8 OF PAID DEPUTY