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DEED OF TRUST WITH ASSIGNMENTS OF RENTS

THIS DEED OF TRUST, made **November 15, 2002**, between Leonard R. Frueh and Denise L. Frueh, husband and wife, herein called TRUSTOR, whose address is: 1422 Leonard Road, Gardnerville, Nevada 89460, STEWART TITLE OF DOUGLAS COUNTY, a Nevada corporation, herein called TRUSTEE, and MARY JANE JOHNSTON TRUSTEE OF THE MARY JANE JOHNSTON TRUST, herein called "Beneficiary", whose address is P.O. Box 71329, Reno, Nevada 89507.

WITNESSETH: That Trustor hereby grants to Trustee in trust, with power of sale, all interest of Trustor in that certain property situate in the County of Douglas, State of Nevada, more particularly described as follows:

Lot 565, as shown on the official map of GARDNERVILLE RANCHOS UNIT NO. 6, filed for record on May 29, 1973, in the office of the County Recorder of Douglas County, Nevada as document No. 66512, and on record of survey recorded October 1, 1982, in Book 1082, of Official Records at page 006, as Document No. 71399.

Assessment Parcel No. 1220-21-610-108

Per NRS 111.312, this legal description was previously recorded at Document No. N/A
Book _____, Page _____, on _____

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject however, to the right of Beneficiary, during any period of default hereunder, and without waiver of such default, to collect said rents, issues and profits by any lawful means, and to apply the same, less cost and expenses of collection, to any indebtedness secured hereby.

IF ALL OR ANY portion of the property which is the subject of this deed of Trust is conveyed from the Trustor by Deed, Contract, Execution or any other mode or means, voluntary or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture or Trustor's interest or title in said property, the Note secured hereby shall accelerate and the entire balance of principal and interest shall forthwith become due and payable without notice or demand.

FOR THE PURPOSE OF SECURING: (1) payment of the principal sum of \$25,000.00 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; (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary 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 subdivisions B of the Fictitious Deed of Trust recorded in the office of the Douglas County Recorder in the State of Nevada in book 1286, page 2432, document file number 147018 are hereby adopted and incorporated herein; that they will observe and perform said provisions; and that the references to property, obligations and parties in said provisions, shall be construed to refer to the

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property, obligations and parties set forth in this Deed of Trust. The provisions so adopted and included herein are printed on the reverse side hereof.

Leonard R. Frueh

Leonard R. Frueh

Denise L. Frueh

Denise L. Frueh

STATE OF NEVADA)
) ss
COUNTY OF DOUGLAS)

On Nov 15th, 2002, personally appeared before, me a Notary Public, Leonard R. Frueh and Denise L. Frueh, proved to me to be the persons whose name are subscribed to the above instrument and who acknowledged that she executed the within instrument.

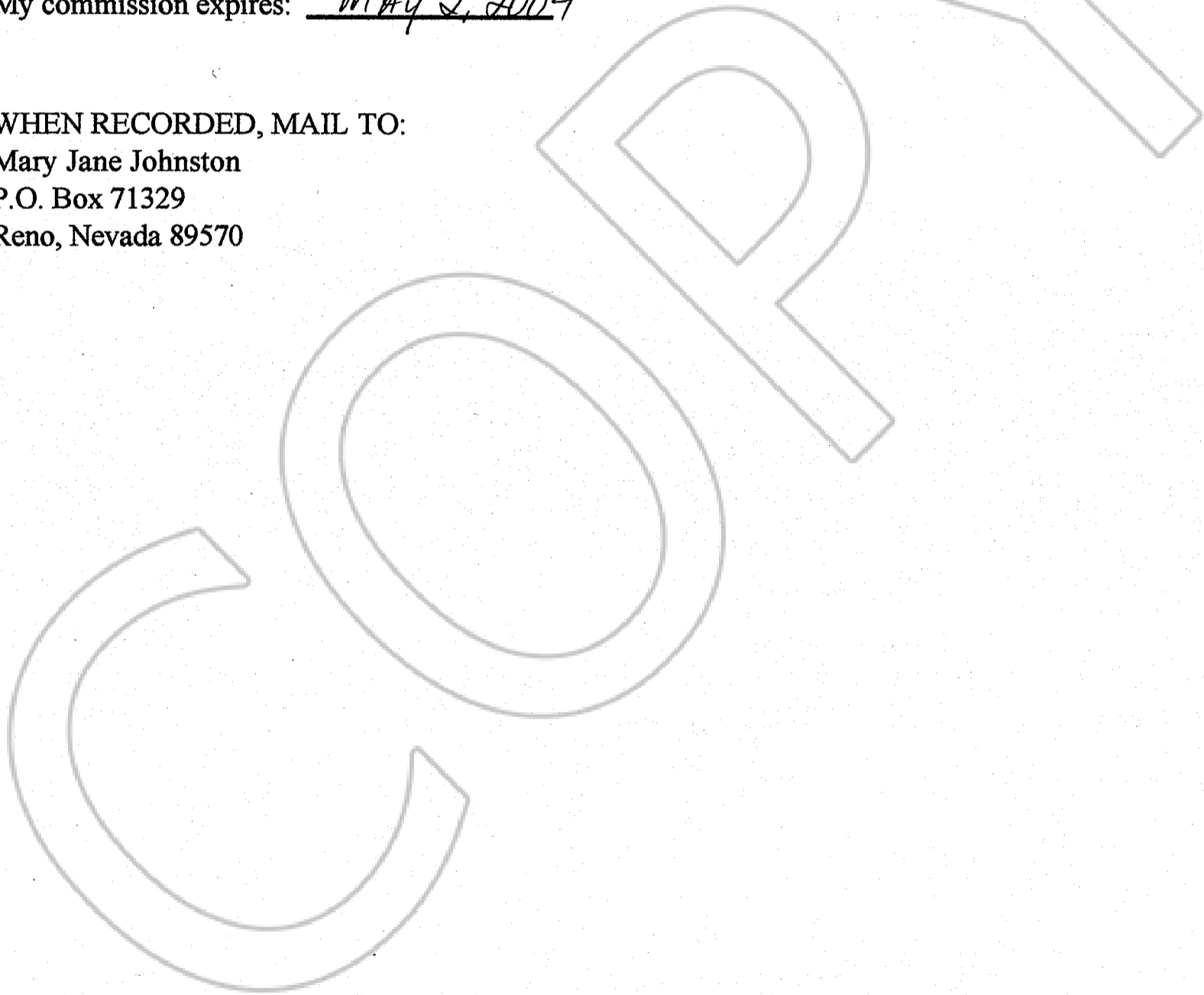
Mary Ann Wenner

NOTARY PUBLIC



My commission expires: May 3, 2004

WHEN RECORDED, MAIL TO:
Mary Jane Johnston
P.O. Box 71329
Reno, Nevada 89570



REQUESTED BY
Leonard Frueh
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 15 AM 11:17

LINDA SLATER
RECORDER
\$ 15.00 PAID KQ DEPUTY

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