

MEMORANDUM OF TRUST

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, DANIEL S. STEWART and ENID S. STEWART, husband and wife, of Alamo, Lincoln County, Nevada have executed a Trust Agreement dated December 31, 1990, creating a revocable inter-vivos trust holding real and personal property entitled the DANIEL S. STEWART FAMILY TRUST; that we are the Trustors, and with D. ROGER STEWART, our son, and DANA S. HERRING our daughter, are the Co-Trustees of said trust, and that we are the lifetime beneficiaries of the trust.

By the terms of said trust instrument, the Co-Trustees are given powers to hold, manage and distribute the trust estate, including, in addition to other powers that may be granted by law, full power to invest and reinvest the trust estate; to buy, sell or lease real or personal property; to take any action with respect to foreclosures, reorganizations or other changes affecting the trust estate; to collect, pay, contest, compromise or abandon demands of or against the trust estate; and to execute contracts, deeds, notes, conveyances and other instruments. Unless otherwise instructed by the Co-Trustees herein, the assets of this Trust shall be held in the name of the DANIEL S. STEWART FAMILY TRUST, dated December 31, 1990 as amended from time to time. Withdrawals from trust financial accounts, including all trust bank accounts, may be made upon the signature of any of the respective Co-Trustees.

Persons or corporations dealing with any Co-Trustee or Co-Trustees are expressly exonerated from any duty to inquire into the authority or power of the Co-Trustee or Co-Trustees or to see to the application of money or property delivered to the Co-Trustee or Co-Trustees.

This instrument is merely a memorandum of the aforesaid Trust Agreement and is subject to all the terms, conditions and provisions thereof the same being incorporated by reference herein and made a part hereof. In the event of any inconsistency between the terms of this instrument and said Trust Agreement, the terms of said Trust Agreement shall control.

Said Trust Agreement is in full force and effect as of December 31, 1990, the date of this Memorandum of Trust.

Daniel S. Stewart  
DANIEL S. STEWART  
Trustor and Co-Trustee

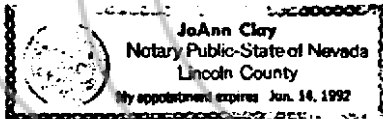
D. Roger Stewart  
D. ROGER STEWART  
Co-Trustee

Enid S. Stewart  
ENID S. STEWART  
Trustor and Co-Trustee

Dana S. Herring  
DANA S. HERRING  
Co-Trustee

STATE OF NEVADA )  
COUNTY OF LINCOLN ) ss.

On this 31st day of December, 1990, personally appeared before me, a Notary Public, DANIEL S. STEWART, ENID S. STEWART, D. ROGER STEWART and DANA S. HERRING, personally known or proved to me to be the persons whose names are subscribed to the above instrument who severally acknowledged that they executed the foregoing instrument.



JoAnn Clay  
NOTARY PUBLIC

No. 095636  
FIL. A. RECORDED ST O  
Daniel S. Stewart  
31 December 1990  
T 55 11  
A 94 OFFICE  
REC 125 LINCOLN  
JO NV, NVADA

Frank C. Hulse  
FRANK C. HULSE COUNTY RECORDER