

When recorded mail to:
VALLEY TITLE INSURANCE AGENCY OF ST. GEORGE, INC.
1240 East 100 South, Suite 7
St. George, UT 84790

TRUST DEED

THIS TRUST DEED is made this 8TH day of JANUARY, 2002, between MERLE DODD, as Trustor, whose address is _____ FIRST AMERICAN TITLE CO. as Trustee,* and QUALITY WHOLESALE HOMES, as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following described property situated in LINCOLN County, NEVADA: TOWNSHIP FIVE SOUTH(T5S), RANGE SIXTY-EAST (R60E), M.D.M. SECTION 2: BEGINNING AT CORNER NO. 1.1,798.28 FEET SOUTH OF THE NORTHEAST CORNER TO SAID SECTION 2; THENCE NORTH 89°33'30" EAST 157.18 FEET TO CORNER NO. 2; THENCE SOUTH 16°52'44" EAST 504.89 FEET TO CORNER NO. 3; THENCE SOUTH 24°11'49" WEST 314.72 FEET TO CORNER NO. 4; THENCE NORTH 1°22'18" WEST 484.32 FEET TO CORNER NO. 1, THE PLACE OF BEGINNING, ACCORDING TO THE SURVEY OF SAID LAND, RETURNED TO THE LINCOLN COUNTY RECORDERS OFFICE BY THE OWENS SURVEYING OUTFIT, INC.

THE 2.5 ACRES OF REAL PROPERTY IS DESCRIBED AS PARCEL NO. 011-110-02, PARCEL 2 AS IDENTIFIED BY THE LINCOLN COUNTY RECORDERS OFFICE.

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any part thereof:

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the principal sum of \$26,350.00, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and payment of any sums expended or advanced by Beneficiary to protect the security hereof.

Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs and expenses of collection (including Trustee's and attorney's fees in event of default in payment of the indebtedness secured hereby and to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

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

James Merle Dodd

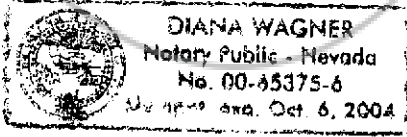
MERLE DODD

STATE OF NEVADA,
COUNTY OF LINCOLN, Eiko

On the 8th day of JANUARY, 2002, personally appeared before me MERLE DODD, the signer of the foregoing instrument, who duly acknowledged to me that he executed the same.

Diana Wagner

Notary Public



LINCOLN COUNTY RECORDED
FEE 14.00
DEP
LESLIE BOUCHIER LP

2002 JUN 3 PM 4 03
Valley Title Insurance Agency
FILED FOR RECORDING
AT THE REQUEST OF

118236