

THIS DEED OF TRUST, made this 9th day of September, 1988

between John A. Havens and Vivian A. Havens, husband and wife as joint tenants

_____ herein called GRANTOR or TRUSTOR,
whose mailing address is P.O. Box 468, Caliente, NV 89008

LAND TITLE OF NEVADA INC. a NEVADA corporation, herein called Trustee, and

NEVADA BANK & TRUST COMPANY

herein called BENEFICIARY,

WITNESSETH THAT WHEREAS Trustor has borrowed and received from Beneficiary in lawful money of the United States the sum of \$28,421.62
TWENTY-EIGHT THOUSAND FOUR HUNDRED TWENTY-ONE AND 62/100 DOLLARS,
and has agreed to repay the same, with interest, to Beneficiary in lawful money of the United States according to the terms of a promissory note of even date herewith, executed and delivered therefor by Trustor;

NOW, THEREFORE, for the purpose of securing each agreement of the Trustor herein contained including payment of the said promissory note and of any money with interest thereon that may be advanced by or otherwise become due to Trustee or Beneficiary under the provisions hereof and for the purpose of securing payment of such additional sums as may hereafter be advanced for the account of Trustor by Beneficiary with interest thereon,

TRUSTOR irrevocably GRANTS AND TRANSFERS TO TRUSTEE, IN TRUST WITH POWER OF SALE, all that property in Lincoln County, Nevada, described as:

Lots numbered Twenty-five (25), Twenty-six (26) and Twenty-seven (27) in Block numbered Nine (9) in the City of Caliente, County of Lincoln, State of Nevada.

TOGETHER WITH all appurtenances in which Trustor has any interest, including water rights benefiting said realty whether represented by shares of a company or otherwise; and

TRUSTOR ALSO ASSIGNS to Beneficiary all rents, issues and profits of said realty, reserving the right to collect and use the same except during continuance of some default hereunder and during continuance of such default, authorizing Beneficiary to collect and enforce the same by any lawful means in the name of any party hereto.

TO HAVE AND TO HOLD said property upon and subject to the trusts and agreements herein set forth and incorporated herein by reference. The following covenants, Nos. 1, 2, 3, 4, 5, 6, 7, 8 and 9 of NES 107,030 are hereby adopted and made a part of this deed of trust, EXCEPT ONLY that the amounts agreed upon by the parties to this instrument with respect to covenants Nos. 2, 4 and 7 incorporated by reference of such trusts and agreements is respectively as follows: Covenant No. 2, \$ 29,000.00; Covenant No. 4, variable %; Covenant No. 7, 20.0 %. Such provisions so incorporated shall have the same force and effect as though specifically set forth and incorporated verbatim in this deed of trust.

THE UNDERSIGNED TRUSTOR REQUESTS that a copy of any notice of default and any notice of sale hereunder be mailed to him at the address hereinbefore set forth.

IN WITNESS WHEREOF, Grantor has executed this instrument.

Signature of Trustor:

John A. Havens
JOHN A. HAVENS
Vivian A. Havens
VIVIAN A. HAVENS

STATE OF NEVADA, }
COUNTY OF LINCOLN }

On this 9th day of September, 1988

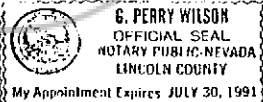
personally appeared before me, a Notary Public in and for said Lincoln County, John A. Havens and Vivian A. Havens

known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that L.H.A.V. executed the same freely and voluntarily and for the uses and purposes herein mentioned.
WITNESS my hand and official seal.

G. Perry Wilson
Notary Public in and for said County and State.

(If executed by a corporation, the corporation form of acknowledgment must be used.)

(NOTARIAL SEAL)



Order No. 88-79789-ESP When Recorded, Mail to
NEVADA BANK & TRUST CO.
P.O. Box 428, Caliente, NV 89008

No. 89841

FILED AND RECORDED AT REQUEST OF
Land Title of Nevada

September 14, 1988

At Lincoln COUNTY, NEVADA

Page 82 OF OFFICIAL

RECORDS, VOLUME 196 LINCOLN

COUNTY, NEVADA.

FRANK C. HULSE

COUNTY RECORDER