

THIS DEED OF TRUST, made this 1st day of December, 1988

between Gayla V. Lewis, a married woman

whose mailing address is: PO Box 501, Caliente, NV 89008

herein called GRANTOR or TRUSTOR,

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 \$19,400.89

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 thereto 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 Nevada, described as:

Lot numbered Three (3) in Rowan Subdivision to the City of Caliente, County of Lincoln, State of Nevada.

I, Gayla V. Lewis hereby subordinate the Declaration of Homestead recorded November 1, 1984 in Book 62, page 544 of Official Records, Lincoln County, Nevada to the interest of this Deed of Trust.

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 NRS 107.030 are hereby adapted and made a part of this deed of trust, EXCEPT ONLY that the amounts agreed upon by the parties in 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, \$19,400.89; 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

*Gayla V. Lewis*

STATE OF NEVADA, }  
COUNTY OF LINCOLN }

On this 1st day of December, 1988

personally appeared before me, a Notary Public in and for said Lincoln County, Gayla V. Lewis

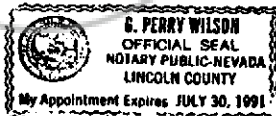
known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that She executed the same freely and voluntarily and for the uses and purposes herein mentioned.

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)



FORM NO 011  
DESERT INSTANT PRINT

Order No. 88-81309-NLL When Recorded, Mail to  
NEVADA BANK & TRUST CO.  
PO Box 428, Caliente, NV 89008

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COUNTY RECORDER  
By *Mara Lindsey*, Deputy  
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