

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 22nd day of October, between

Steven R. Heiselbetz and Margaret Ann Heiselbetz, herein called TRUSTOR,

whose address is 100 Heaps Street Panaca, Nevada 89042 (number and street) (city) (state) (zip code)

and

Silver State Schools Federal Credit Union, herein called BENEFICIARY,

whose address is 4221 S McLeod Drive Las Vegas, Nevada 89121 (number and street) (city) (state) (zip code)

STERLING ESCROW and CHICAGO TITLE AGENCY OF LAS VEGAS, INC. hereinafter called TRUSTEE,

WITNESSETH: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in Lincoln County, Nevada described as:

The South 125 feet of Lot number three (3) in Block numbered Twenty-Eight (28) in the town of Panaca, County of Lincoln, State of Nevada, and further described as follows, to wit:

Beginning at the Southeast corner of said Lot Three (3) and running thence North 125 feet; thence running at right angles West 264 feet to the west boundary of said Lot three (3); thence South along the West boundary of said Lot three (3) a distance of 125 feet to the Southwest corner of said Lot three (3); thence East along the South boundary of said Lot three (3) a distance of 264 feet to the place of beginning.

TOGETHER WITH the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority given to and conferred upon Beneficiary by paragraph (10) of the provisions incorporated herein by reference to collect and apply such rents, issues and profits.

FOR THE PURPOSE OF SECURING: 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$65,280.00 executed by Trustor in favor of Beneficiary or order. 3. Payment of such additional sums as may hereafter be borrowed from beneficiary by the then record owner of said property, when evidenced by another promissory note (or notes) reciting it is so secured.

TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES: By the execution and delivery of this Deed of Trust and the note secured hereby, that provisions (1) to (16) inclusive of the Deed of Trust recorded in the Book and at the page, or document No. of Official records in the Office of the county recorder of the county where said property is located, noted below opposite the name of such county, viz.:

Table with columns: COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE, COUNTY, DOCUMENT No., BOOK, PAGE. Lists various counties and document details.

(which provisions, identical in all counties, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as fully as though set forth herein at length; that he 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 property, obligations, and parties set forth in this Deed of Trust.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address herein before set forth.

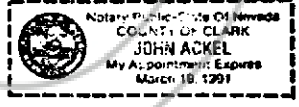
STATE OF NEVADA, COUNTY OF Clark on October 22, 1990 personally appeared before me, a Notary Public,

Signature of Steven R. Heiselbetz, STEVEN R. HEISELBETZ

Steven R. and Margaret Ann Heiselbetz who acknowledged that he executed the above instrument.

Signature of Margaret Ann Heiselbetz, MARGARET ANN HEISELBETZ

Signature of Notary Public John Ackel



Title Order No. Escrow or Loan No. 10873 GB

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDED AT 10:53:37 AM AND RECORDED AT 10:53:37 AM DOMINICK BELINGHERI 5 November 1990

REC PAGE 285 LINCOLN COUNTY, NEVADA

Signature of Frank C. Hulse, COUNTY RECORDER

THIS FORM COMPLIMENTS OF CHICAGO TITLE AGENCY OF LAS VEGAS, INC. WHEN RECORDED MAIL TO Silver State Schools FCU 4221 S McLeod Drive Las Vegas, Nevada 89121