

Lincoln County

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 7th day of June 1991, between

Steve T. Culverwell and Karen A. Culverwell, husband and wife as joint tenants, herein called GRANTOR or TRUSTOR, whose mailing address is PO Box 231, Caliente, NV 89008

STEWART TITLE OF NEVADA, 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 TWENTY-THREE THOUSAND FIVE HUNDRED SEVENTY-TWO AND 80/100 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 be hereafter 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:

See attached description as addendum "A"

Note secured by this Deed of Trust payable at Nevada Bank & Trust, Caliente, NV 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 to-wit: 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 (17) inclusive of the Deed of Trust, recorded in Book 730, as Document No. 586593, of Official Records in the Office of the County Recorder of Clark County.

(WHICH PROVISIONS 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 parties agree that with respect to provision 17, the amount of fire insurance required by covenant 2 shall be \$ n/a and with respect to attorney's fees provided for by covenant 7 the percentage shall be 20.0 %.

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 hereinbefore set forth.

Steve T. Culverwell

Karen A. Culverwell

STATE OF NEVADA, COUNTY OF Lincoln

On June 7, 1991

before me, the undersigned, a Notary Public in and for said County and State, personally appeared

Steve T. Culverwell and

Karen A. Culverwell

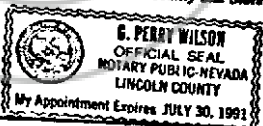
ESCROW NO. } ST 91-05-0342-JD ORDER NO. }

WHEN RECORDED MAIL TO: Nevada Bank & Trust Company P.O. Box 428, Caliente, NV 89008

known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

WITNESS my hand and official seal

G. PERRY WILSON Notary Public in and for Said County and State



Lincoln County

ADDENDUM "A" TO DEED OF TRUST DATED 6-7-91 EXECUTED BY  
STEVE T. CULVERWELL AND KAREN A. CULVERWELL

DESCRIPTION: THE LAND REFERRED TO HEREIN IS SITUATED IN THE COUNTY OF  
LINCOLN, STATE OF NEVADA AND IS DESCRIBED AS FOLLOWS:

The North 68 Feet of Lot 1 in Block 1 in the Modern Townsite  
Addition to the City of Caliente, Nevada.

Also, all of Lots 2,3,4,5 and 6 in Block 2 in the Modern  
Townsite Addition to the City of Caliente, Nevada.

Also Lots 1-B and 1-C as shown on parcel map filed in the  
Lincoln County Recorder's Office in Book of Plats at page  
340 and

Also Lots 7-A, 7-B, and 7-C as shown on parcel map filed in  
the Lincoln County Recorder's Office in Book of Plats at page 341.

Said Two parcel maps being a portion of the Modern Townsite  
Addition to the City of Caliente, Lincoln County, Nevada.

096827

No. \_\_\_\_\_  
RECORDED AT THE OFFICE OF  
Dominick Belingheri

June 13, 1991

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92 LINCOLN

COUNTY, NEVADA.

*Dominick Belingheri*  
Recorder