

A.P.N.

Short Form Deed of Trust and Assignment of Rents

This Deed of Trust, made this Third day of February, 1995, between

Raymond D. Lundy and Krista J. Lundy, Husband and Wife, and Jean W. Esley, a Widow,

whose address is PO BOX 425, Caliente, NV 89008

United Title of Nevada, a Nevada Corporation, herein called TRUSTEE, and Nevada Bank & Trust Company, herein call BENEFICIARY.

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

Lot twelve (12) in Block "B" in the James B. Gottfredson Subdivision to the City of Caliente, Nevada.

TOGETHER WITH all and singular the tenements, hereditaments and appurtenances therunto belonging or in anywise appertaining. TOGETHER WITH the rents, issues and profits thereof, 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 herein.

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 \$ 8,400.00 executed by Trustor in favor of Beneficiary or order. 3. Payment of such additional sums as may hereafter be advanced for the account of Trustor or Assigns by Beneficiary with interest thereon.

TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES: By the execution and delivery of this Deed of Trust and the same 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 NUMBER, BOOK, PAGE, COUNTY, DOCUMENT NUMBER, BOOK, PAGE, COUNTY, DOCUMENT NUMBER, BOOK, PAGE. Lists document references for Clark, Churchill, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Washoe, Lyon, Mineral, Nye, Ormsby, Pershing, Storey, and White Pine.

(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 the Deed of Trust.

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be \$ 10,000.00 and with respect to attorneys' 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 herebefore set forth.

Signatures of Raymond D. Lundy, Jean W. Esley, and Krista J. Lundy.

STATE OF NEVADA } COUNTY OF Lincoln } SS.

On February 3, 1995 personally appeared before me, a Notary Public, Raymond D. Lundy, Krista J. Lundy, Jean W. Esley

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that they executed the instrument.

Signature of Notary Public with Notarial Seal.

FRANK L. APODACA, Notary Public - Nevada, Lincoln County, My sept. exp. Apr. 27, 1998

United Title of Nevada, Return to: Escrow No. 95410005

Mail Tax Statements to:

103098, FILED AND RECORDED AT REQUEST OF DOMINICK BELINGHERI, FEBRUARY 13, 1995, AT 07:27 HOURS, EAST 2.00000, PAGE 112 OF 112, RECORD PAGE 344, LINCOLN COUNTY, NEVADA, YURIKO SETZER

BY Leslie Boucher, DEPUTY, BOOK 112 PAGE 344