

Lincoln County

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 17th day of AUGUST 1995, between BARNEY J. SMITH AND HELEN V. SMITH, HUSBAND & WIFE AND RUTH R. MATHEWS, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY AS JOINT TENANTS,

whose mailing address is PO BOX 82, PANACA, NV 89042, herein called GRANTOR or TRUSTOR,

STATE OF NEVADA, a Nevada Corporation, herein called TRUSTEE, and COW COUNTY TITLE

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 THIRTY FIVE THOUSAND SEVEN HUNDRED & NO/100- (35,700.00) 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:

LINCOLN

That part of lot number one (1) in Block number sixteen (16) in the town of Panaca, described as follows:

Beginning at the northwest corner of said lot 1 and running thence west along the street line a distance of 104 feet, thence at right angles south 156 feet, thence at right angle east 104 feet, thence north along the east boundary of said lot 1 a distance of 156 feet to the point of beginning.

ASSESSOR'S PARCEL NUMBER FOR 1995-1996: 2-113-03

Note secured by this Deed of Trust payable at Caliente, 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 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 \$ 45,900.00 and with respect to attorney's fees provided for by covenant 7 the percentage shall be 20 %.

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.

BARNEY J. SMITH Helen V. Smith HELEN V. SMITH Ruth R. Mathews RUTH R. MATHEWS

STATE OF NEVADA, COUNTY OF LINCOLN, On 8/17/95

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

ESCROW NO. } 95020869 ORDER NO. } WHEN RECORDED MAIL TO: Nevada Bank & Trust Company P.O. Box 428 Caliente, Nevada 89008

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

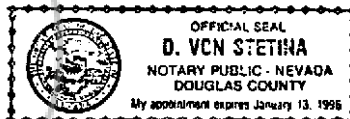
WITNESS my hand and official seal. Notary Public in and for Said County and State

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

STATE OF NEVADA)
) SS.
COUNTY OF CARSON CITY)

On August 17, 1995 personally appeared before me, a notary public, BARNEY J. SMITH AND HELEN V. SMITH, personally known (or proved) to me to be the person whose name is subscribed to the above instrument, who acknowledged that t he y executed the above instrument.

[Handwritten Signature]
Notary Public



No. 103885
FILED AND RECORDED AT REQUEST OF
Cow Co. Title
Aug. 21, 1995
AT 15 MINUTES PAST 4 O'CLOCK
P M IN BOOK 115 OF OFFICIAL
RECORDS, PAGE 61 LINCOLN
COUNTY, NEVADA.
[Handwritten Signature]
COUNTY RECORDER