

DEED OF TRUST

This Deed of Trust, made this 7TH day of AUGUST 1996, between
 A ERVIN K WILLE AND C DAWN WILLE, HUSBAND AND WIFE, hereinafter called TRUSTOR, whose address is
 555 PHILLIPS, PANACA, NV 89042
 and AVCO MORTGAGE CORPORATION, hereinafter called BENEFICIARY, whose address is
 945 W MOANA LANE, RENO, NV 89509
 and AVCO MORTGAGE CORPORATION, hereinafter called TRUSTEE, whose address is
 945 W MOANA LANE, RENO, NV 89509
 TRUSTOR IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that
 property in LINCOLN County, Nevada, described as:

THAT PORTION OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION
 9, TOWNSHIP 2 SOUTH, RANGE 68 EAST, M.D.R.6M, DESCRIBED AS FOLLOWS:

ALL OF LOT NUMBERED ONE (1) IN PARCEL NUMBERED SIX (6) AS SHOWN ON THE PARCEL MAP OF BLOCK
 47, OF THE PANACA TOWNSHIP, PREPARED AT THE INSTANCE OF LORNA D. AND LARRY M WILLIAMSON,
 RECORDED JUNE 5, 1990 IN THE LINCOLN COUNTY RECORDER'S OFFICE IN BOOK "A" OF PLATS, PAGE 315,
 LINCOLN COUNTY, NEVADA RECORDS.

ALSO AN UNDIVIDED ONE-FOURTH (1/4) INTEREST IN AND TO THE 40 FEET WIDE STREET AND CULDESAC
 SHOWN ON SAID PARCEL MAP AND BEING SITUATED BETWEEN LOTS 1,2,3, AND 4 OF SAID PARCEL SIX (6).

TOGETHER WITH all buildings and improvements now or hereafter erected thereon and all screens, awnings, shades, storm sash and blinds, and heating, lighting,
 plumbing, gas, electric, ventilating, refrigerating and air-conditioning equipment used in connection therewith, except as restricted or prohibited by law, all of
 which, for the purpose of this deed of trust, shall be deemed fixtures and subject to the property above described, all of which is referred to hereinafter as the
 "premises"

TO HAVE AND TO HOLD said land and premises, with all the rights, privileges and appurtenances thereto belonging, to trustee and his heirs, executors, administra-
 tors, successors and assigns

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 that certain Promissory Note (Note) dated 08/07/96 in the principal sum of \$ 68000.06 having a maturity date of
08/10/11 and any extension or renewal thereof (3) The payment of any money advanced by Beneficiary to Trustor or to third parties where such
 amounts are advanced to protect the Beneficiary in accordance with the covenants of this Deed of Trust

ALL PAYMENTS made by Trustor on the obligation secured by this Deed of Trust shall be applied in the following order:

First: To the payment of taxes and assessments that may be levied and assessed against said premises, insurance premiums, repairs, and all other charges and
 expenses agreed to be paid by the Trustor.

Second: To the payment of the interest due on said Note.

Third: To the payment of the principal of said Note.

TO PROTECT THE SECURITY OF THE WITHIN DEED OF TRUST, TRUSTOR(S) AGREES: (1) To keep said premises insured against fire and such other
 casualties as the Beneficiary may specify, up to the full value of all improvements for the protection of Beneficiary in such manner, in such amounts, and in such
 companies as Beneficiary may from time to time approve and to keep the policies therefor, properly endorsed, on deposit with Beneficiary, and that loss proceeds (less
 expense of collection) shall, at Beneficiary's option, be applied on said indebtedness, whether due or not, or to the restoration of said improvements. Such application by
 the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Trustor in insurance
 policies then in force shall pass to the purchaser at the foreclosure sale. (2) To pay all taxes and special assessments of any kind that have been or may be levied or
 assessed upon said premises, or any part thereof, or upon the debt secured hereby, or upon the interest of Beneficiary in said premises or in said debt, and procure and
 deliver to Beneficiary ten (10) days before the day fixed by law for the first charge or penalty to accrue thereon, the official receipt of the proper officer showing payment
 of all such taxes and assessments. (3) To keep said premises free from all prior liens and upon demand of Beneficiary to pay and procure release of any lien which in any
 way may impair the security of this Deed of Trust. (4) In the event of default by Trustor under paragraphs 1, 2 or 3 above, Beneficiary, at its option to whether electing to
 declare the whole indebtedness secured hereby due and collectible or not, may (a) effect the insurance above provided for and pay the reasonable premiums and charges
 therefor, (b) pay all said taxes and assessments without determining the validity thereof, and (c) pay such liens and all such disbursements, with charges thereon from the
 time of payment or the highest rate allowed by law, and such disbursements shall be deemed a part of the indebtedness secured by this Deed of Trust and shall be
 immediately due and payable by Trustor to Beneficiary. (5) To pay when due any lien on the property which is senior to the lien of the Beneficiary and, notwithstanding
 any right or option granted by Trustor to Beneficiary. (6) To pay when due any lien on the property which is senior to the lien of the Beneficiary and, notwithstanding
 the principal balance of any senior lien to increase above the balance at the time of the making of this Trust Deed until this Trust Deed shall have been paid in full. (6) To
 keep the buildings and other improvements now existing or hereafter erected in good condition and repair, not to commit or suffer any waste or any use of said premises
 contrary to restrictions of record or contrary to laws, ordinances or regulations of proper public authority, and to permit Beneficiary to enter at all reasonable times for
 the purpose of inspecting the premises. To complete of restore promptly and in a good and workmanlike manner any building which may be damaged or destroyed
 thereon, and to pay, when due, all claims for labor performed and material furnished therefor. (7) That, if a signer of the Note, he will pay, promptly the indebtedness
 secured hereby, in full compliance with the terms of said Note and this Deed of Trust, and that the time of payment of the indebtedness hereby secured, or of any portion
 thereof, may be extended or renewed, and any portions of the premises herein described may, without notice, be released from the lien hereof, without releasing or
 affecting the personal liability of any person for the payment of the premises herein described may, without notice, be released from the lien hereof, without releasing or
 of said indebtedness then remaining unpaid, and no change in the ownership of said premises shall release, reduce or otherwise affect any such personal liability or the
 lien hereby created. (8) That he is seized of the premises in fee simple and has good and lawful right to convey the same; and that the premises are free and clear of any
 and all encumbrances whatsoever, and that he does hereby forever warrant and will forever defend the title and possession thereof against the lawful claims of any and
 all persons whatsoever. (9) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; to
 pay all costs and expenses, including costs of evidence of title and reasonable Attorney's fees if permitted by law, in any such action or proceeding in which Beneficiary
 or Trustee may appear or in any suit brought by Beneficiary to foreclose this Trust Deed. (10) In the event the Trustor transfers the ownership of the said premises, or
 any part thereof, the entire unpaid balance of the debt secured hereby shall immediately become due and payable at the option of Beneficiary; provided that Beneficiary
 may permit such transferee(s) to assume Trustor's obligations hereunder.

IT IS MUTUALLY AGREED THAT: (1) If the said Trustor shall fail or neglect to pay installments on said Note as the same may hereafter become due, or default in
 the performance of any obligation, covenant or liability contained or referred to herein, including causing or permitting the principal balance of any senior lien to
 increase above the principal balance at the time of the making of this Trust Deed, or should any action or proceeding be filed in any court to enforce any lien on, claim
 against or interest in the premises, then all sums owing by the Trustor to the Beneficiary under this Deed of Trust or under the Note secured hereby shall immediately
 become due and payable at the option of the Beneficiary, on the application of the Beneficiary or assignee, or any other person who may be entitled to the monies due
 thereon. Beneficiary may in addition deliver to Trustee a written declaration of default and demand for sale and a written notice of default and election to cause to be
 sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed of Trust, said note and all documents
 evidencing encumbrances secured hereby. After the lapse of such time as may then be required by law following the recording of said notice of default, and notice of sale
 having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a
 whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time
 of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may
 postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its Deed conveying the property so
 sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof.
 Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale. After deducting all cost, fees and expenses of Trustee and of
 this Trust, including costs of evidence of title in connection with sale, Trustee shall apply proceeds of sale to payment of: all sums expended under the terms hereof, not
 then repaid, with accrued interest at the amount allowed by law in effect at the date hereof, all other sums then secured hereby, and the remainder, if any, to the person
 or persons legally entitled thereto.

- (2) In the event said premises are sold by Trustee, Trustor, if a signer of the said Note, shall be liable for any deficiency remaining after sale of the premises, and application of the proceeds of said sale to the indebtedness secured and to the expenses of conducting said sale, including Trustee's and Attorney's fees and legal expenses if allowed by law.
- (3) Trustor(s) agrees to surrender possession of the hereinabove described premises to the Purchaser at the aforesaid sale, immediately after such sale, in the event such possession has not previously been surrendered by Trustor(s) and for failure to do so will pay to Purchaser the reasonable rental value of the premises during the time such possession by Trustor continues.
- (4) Upon the occurrence of any default hereunder, Beneficiary shall have the option to declare all sums secured hereby immediately due and payable and foreclose this Deed of Trust in the manner provided by law for the foreclosure of mortgages on real property and Beneficiary shall be entitled if allowed by law to recover in such proceedings all costs and expenses incident thereto, including a reasonable Attorney's fee in such amount as shall be fixed by the court. Trustor(s) will surrender possession of the premises immediately after court foreclosure and for failure to do so will pay to the purchaser the reasonable rental value of the premises during the time such possession by Trustor continues.
- (5) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such Trustee.
- (6) Upon payment in full by said Trustor(s) of his indebtedness hereunder, Trustee shall reconvey to said Trustor(s) the above-described premises according to law.
- (7) Should said property or any part thereof be taken or damaged by reason of any public improvement or condemnation proceeding, Beneficiary shall be entitled to all compensation, awards, and other payments or relief therefor.
- (8) The collection of the proceeds of fire and other insurance policies or compensation or awards for any taking or damage of the property, and the application or release thereof as aforesaid, shall not cure or waive any default or notice of sale hereunder or invalidate any act done pursuant to said notice.
- (9) All Trustor(s) shall be jointly and severally liable for fulfillment of their covenants and agreements herein contained, and all provisions of this Deed of Trust shall inure to and be binding upon the heirs, executors, administrators, successors, grantees, lessees and assigns of the parties hereto respectively. Any reference in this Deed of Trust of the singular shall be construed as plural when appropriate.
- (10) Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary, or Trustee shall be a party, unless brought by Trustee.
- (11) If any Debtor is a married person, he represents and warrants that this instrument has been executed on his behalf, and that he has not executed the same as surety for another.

IT IS FURTHER UNDERSTOOD AND AGREED that if the term of this Deed of Trust is more than _____ years, the unpaid principal and other sums secured hereby may become due and payable at any time after the expiration of a period of _____ years from the date hereof, at the option of the Beneficiary, provided, however, that said principal and other sums shall only become due and payable as previously stated if the Beneficiary shall have given written notice to the Trustor of its intent to declare such principal and other sums due and payable at least 90 days prior to the time when said sums are to become due and payable.

IN WITNESS WHEREOF the said Trustor has to these presents set hand and seal this date August 8, 1996

Signed, sealed and delivered in the presence of:

Witness Erin K. Wille (Seal)
 Trustor
 A. ERVIN K. WILLE

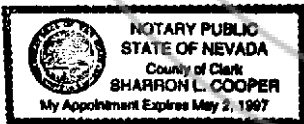
Witness C. Dawn Wille (Seal)
 Trustor
 C. DAWN WILLE

The State of Nevada

County of Clark

On this 8th day of August, 1996, personally appeared before me, a Notary Public in and for said County and state, ERVIN K. WILLE AND C. DAWN WILLE and _____, known to me to be the person(s) described in and who executed the foregoing instrument and he (they) duly acknowledged to me that he (they) executed the same freely and voluntarily and for the uses and purposes therein mentioned.

In Witness Whereof, I have hereunto set my hand and affixed by official seal this date: August 8, 1996



Sharron L. Cooper
 NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE OF NEVADA
 My commission expires: _____

DEED OF TRUST
 RECORDER'S OFFICE
 AND WHEN RECORDED MAIL TO:
 Name AVCO MORTGAGE CORP
 Street 945 W MOANA LANE
 Address RENO, NV 89509
 City & State

STATE OF NEVADA
 RECORDER'S OFFICE
 105745

COUNTY _____
 REQUEST: Cov County Title
 Received for record this 14 day of _____
 August _____ A.D. 1996

at 53 o'clock 2 P.M.
 Noted in Book Official Records Page _____
 Recorded in Book 120 Page 301
 Recording Fee \$ _____

Yuriko Setzer
 COUNTY RECORDER
Sharron L. Cooper Deputy