DEED OF TRUST

WITNESSETH, that TRUSTOR IRREVOCABLY grants, transfers and assigns to TRUSTEE in trust with power of sale, that property located in the County of LINCOLN, Nevada, legally described as follows:

LOT NUMBERED THIRTEEN (13) IN BLOCK "B" OF THE WEST END ADDITION TO THE CITY OF CALIENTE, NEVADA EXCEPTING THEREFROM A STRIP OF LAND 10 FEET WIDE ALONG THE ENTIRE NORTHEAST BOUNDARY THEREOF, AS SAID LOT AND BLOCK ARE SHOWN ON THE OFFICIAL PLAT OF SAID WEST END ADDITION NOW ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF SAID LINCOLN COUNTY, AND TO WHICH PLAT AND THE RECORDS THEREOF, REFERENCE IS HEREBY MADE FOR FURTHER PARTICULAR DESCRIPTION.

and more commonly known as 780 'A' STREET in LINCOLN County of NEVADA.

TOGETHER WITH all appurtenances in which TRUSTOR has any interests including water rights benefiting said real property, represented by shares of a company or otherwise; and

TOGETHER WITH the rents, issues and profits thereof, reserving the right to collect and use the same, except during some default hereunder, in which event the TRUSTEE shall collect the same by any lawful means in the name of the BENEFICIARY,

FOR THE PURPOSE OF SECURING total amount of Rehabilitation Contract (including any and all change orders executed subsequent to the date of this Deed of Trust) and payment of any indebtedness evidenced by and accruing under said Rehabilitation Contract in the principal sum of FOURTEEN THOUSAND, FOUR HUNDRED, AND SEVENTY DOLLARS (\$14,470.00) executed by TRUSTOR in favor of BENEFICIARY, or order.

"The Owner's right, title and interest in this unit and the use, sale, resale and rental of this property are subject to the terms, conditions, restrictions, limitations and provisions as set forth in the RURAL NEVADA DEVELOPMENT CORPORATION REHABILITATION AGREEMENT dated ug. 6, 1997 signed and notarized.

By execution of this Deed of Trust that those provisions included in the Rural Nevada Development Corporation Rehabilitation Agreement executed by TRUSTOR hereby

incorporated herein by reference and made part hereof as though fully set forth herein at length; that the TRUSTOR or his successors will observe and 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 request that a copy of any Notice of Default and of any Notice of Sale hereunder, be mailed to him/her, or his/her authorized agent at the address herein set forth:

RURAL NEVADA DEVELOPMENT CORPORATION 740 PARK AVENUE ELY, NV 89301

NAME OF TRUSTOR(S) BY:

printed name Cherry Allison, Housing Administrator

| Learner | Brown | 8-6-97

OWNER SIGNATURE DATE

STATE OF NEVADA COUNTY OF LINCOLN

On this ______ day of _______, 1997 ELEANOR BROWN personally appeared before me, a Notary Public, and executed this document.

NOTARY PUBLIC

After Recording Please Return to:

RNDC Housing Administrator 740 Park Ave. Ely, NV 89301 JUDY A. ETCHART Notine Puede STATE OF NEVADA INCOUN COUNTY My Comm. Expires JAN 21, 1998

No. 103500

FILED AND RECORDED AT REQUEST OF ELEANOR BROWN

AUGUST 6, 1997

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PECORDS PAGE 458 LINCOLN

COUNTY, NEVADA.

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