

Submitted for recordation by, and when recorded, return to:



Bank of America

National Trust and Savings Association

Branch CONSUMER LOAN SERVICING #1324

Address P O BOX 2240

City BREA

State CA

Zip 92622

Loan #: 20030604344489001

Reference # 010301-972041311030

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on August 22, 1997 by LEE MAUGHAN AND CINDY MAUGHAN, WHO ARE MARRIED TO EACH OTHER

collectively and individually "Trustor"; Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America NT&SA, a national banking association ("Bank"). Trustee is a subsidiary of Bank. Any non-titleholder signs below as Trustor solely for the purpose of subjecting any community property interest in the property described below to this Deed of Trust. The words "I," "me," and "my" in this Deed of Trust refer to the Trustor, whether one or more.

Bank and I agree:
1. **Property Security.** For the purpose of securing the obligations described below, I irrevocably grant, convey, transfer and assign to Trustee, in trust with power of sale, the property located in LINCOLN County, Nevada described as follows:

A PORTION OF THE EAST HALF (E1/2), SOUTHWEST QUARTER (SW1/4), SOUTHWEST QUARTER (SW1/4) OF SECTION 9, TOWNSHIP 2 SOUTH, RANGE 68 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCELS 2 AND 3 OF THAT CERTAIN PARCEL MAP FOR LEE AND CINDY G. MAUGHAN RECORDED FEBRUARY 13, 1985 IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN IN PLAT BOOK A-1, PAGE 240 AS FILE NO. 82128, LINCOLN COUNTY, NEVADA RECORDS.

with the street address: #2 BIG DITCH RD, PANACA, NV 89042 and with Parcel No. 12-160-02 and including all improvements and fixtures now or later erected on the property, and all easements, rights, appurtenances and fixtures now or later a part of or related to the above described property (collectively the "Property").

This Deed of Trust secures (a) all of the obligations of the borrowers under the Disclosure and Loan Agreement dated 08/22/97, and naming LEE MAUGHAN

AND CINDY MAUGHAN as borrowers, in the original principal sum of \$ 35,000.00 with interest thereon, as well as any modifications, extensions and renewals thereof (collectively, the "Loan Agreement"), (b) the repayment of all other sums, with interest thereon, advanced in accordance with this Deed of Trust, and (c) the performance of each obligation in this Deed of Trust.

2. **Payment of Principal and Interest.** I will pay or cause to be paid all obligations evidenced by the Loan Agreement as provided therein.

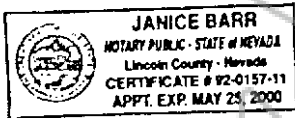
To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Loan Agreement secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in _____ County _____, as Instrument No. 106839 in Book/Reel 123 and at Page/Image 52 of Official Records of Lincoln County Recorder of that county, (which provisions, identical in all counties, are printed on the following pages) hereby are adopted and incorporated herein and made a part hereof as though set forth at length; and I will observe and perform such provisions; and that the reference to Property, obligations, and parties in such provisions shall be construed to refer to the Property, obligations, and parties set forth in this Deed of Trust.

Trustor requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE under this Deed of Trust be mailed to Trustor at the Trustor's address shown below, or if no address is shown, then at the address of the Property.

Signature _____ Mailing Address for Notices: _____ Street _____ City and State _____ PO BOX 441, #2 BIG DITCH RD PANACA, NV 89042

GENERAL ACKNOWLEDGMENT

State of Nevada County of Lincoln On this 27 day of August, 1997, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state, Lee Mavghan known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

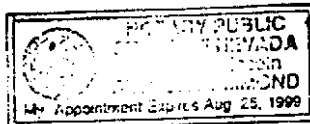


Janice Barr Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada County of Lincoln On this 27 day of August, 1997, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state, Cindy Mavghan known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Alison Harman Notary Public



COPY

NO. 109690

FILED AND RECORDED AT REQUEST OF
Cow County Title
September 9, 1997

AT 57 MINUTES PAST 10 O'CLOCK
AM IN BOOK 130 OF OFFICIAL

RECORDS PAGE 192 LINCOLN
COUNTY, NEVADA.

Yuriko Setzer
COUNTY RECORDER
by Jessie Boucher deputy