

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

Bank of America
National Trust and Savings Association
Branch CONSUMER LOAN SERVICING
Address P O BOX 2240
City BREAA
State CA
Zip 92622

Loan #: 20030604799569001

Reference # 010321-980440847610

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on April 23, 1998 by
WILLIAM FRANK LYNCH AND MELBA ANN LYNCH, TRUSTEES OF THE LYNCH FAMILY
LIVING TRUST DATED OCTOBER 17, 1997

(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:

LOT 15, 16, 17, AND 18 IN BLOCK 17 OF THE TOWN OF PIOCHE, NEVADA, AS SHOWN ON SUPPLEMENT "B" TO THE PIOCHE MINES CONSOLIDATED, INC. ADDITION TO THE OFFICIAL MAP OF SAID TOWN OF PIOCHE, RECORDED APRIL 7, 1937 IN BOOK A-1 OF PLATS, PAGE 53, LINCOLN COUNTY, NEVADA RECORDS.

with the street address: 1 TONOPAH STREET, PIOCHE, NV 89043
and with Parcel No. 01-083-02 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 04/23/98 and naming MELBA ANN LYNCH
AND WILLIAM FRANK LYNCH

as borrowers, in the original principal sum of \$ 33,000.00 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 LINCOLN County 12/23/96 as Instrument No. 106639 in Book/Reel 123 and at Page/Image 52 of Official Records of 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

William Frank Lynch
WILLIAM FRANK LYNCH, AS TRUSTEE OF THE LYNCH FAMILY
LIVING TRUST DATED OCTOBER 17, 1997

1 TONOPAH ST POCHE, NV 89043

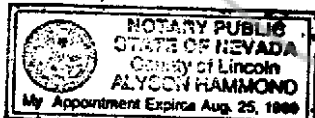
Melba Ann Lynch
MELBA ANN LYNCH, AS TRUSTEE OF THE LYNCH FAMILY
LIVING TRUST DATED OCTOBER 17, 1997

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 24 day of April, 1998, personally appeared before me, a Notary Public for judge or other authorized person, as the case may be) in, and for said County and state, William Frank Lynch

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.



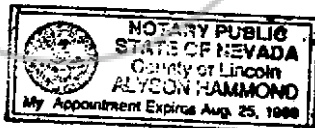
Alysia Hammond
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 24 day of April, 1998, personally appeared before me, a Notary Public for judge or other authorized person, as the case may be) in, and for said County and state, Melba Ann Lynch

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.



Alysia Hammond
Notary Public

COPY

NO. 111264

FILED AND RECORDED AT REQUEST OF
COW COUNTY TITLE

JULY 8, 1998

AT 01 MINUTES PAST 4 O'CLOCK

PM IN BOOK 135 OF OFFICIAL

RECORDS PAGE 519 LINCOLN

COUNTY, NEVADA.

YURIKO SETZER

COUNTY RECORDER

BY Lillian Boucher DEPUTY