

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 BREA
State CA
Zip 92822

Loan #: 20030805235229001

Reference # 010321-982551211390

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on October 22, 1998 by RICHARD J. WALTERS AND RUBY L. WALTERS, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

with the street address: 50 RAILROAD AVENUE, PIOCHE, NV 89043 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 10/22/98, and naming RICHARD J. WALTERS

AND RUBY L. WALTERS as borrowers, in the original principal sum of \$ 74,825.00 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. 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

Richard J. Walters
RICHARD J. WALTERS
Ruby L. Walters
RUBY WALTERS

P O BOX 534 POCHE, NV 89043

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 28th day of October, 1998, 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, Richard J. Walters

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.



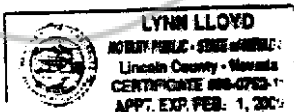
Lynn Lloyd
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 28th day of October, 1998, 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, Ruby L. Walters

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.



Lynn Lloyd
Notary Public

EXHIBIT "A"

That certain portion of Lots numbered Fourteen (14), Fifteen (15), Sixteen (16), and Twenty (20) in Block numbered Fourteen (14) in the Town of Pioche, County of Lincoln, State of Nevada, and as shown on Supplement "C" of the Pioche Mines Consolidated Inc. Addition, Supplement "B" to the Official Map of said Town of Pioche. Said Supplement "C" being of record on page 67 of Plats in the Office of the County Recorder of said Lincoln County, Nevada, and bounded and described as follows, to-wit:

Beginning at a point 25 feet South 49°48' West, from the Northwest corner of Lot 14 in Block 14, said point being on the East line of Austin Street, thence running North 49°48' East, a distance of 25 feet to the Northwest corner of said Lot 14; thence running North 73°08' East, along the Southerly line of Railroad Avenue and the Northerly line of Lots 15 and 20 to the Northeast corner of Lot 20; thence running South 32°42' West, along the Westerly line of Osceola Street, being the Easterly line of Lots 20 and 16 a distance of 143.8 feet to a point 17.5 feet Southerly of the Northeast corner of Lot 16; thence running in a Westerly direction to the true point of beginning.

RHW
RHW

NO. 111844

FILED AND RECORDED AT REQUEST OF

COW COUNTY TITLE

NOVEMBER 10, 1998

AT 40 MINUTES PAST 2 O'CLOCK

PM IN BOOK 138 OF OFFICIAL

RECORDS PAGE 193 LINCOLN

COUNTY, NEVADA

YURIKO SETZER

BY *Lester Boucher*, DEPUTY