

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 BREAS  
State CA  
Zip 92822

Loan #: 20030605330429001

Reference # 010321-982801346280

Space above this line for Recorder's Use

**SHORT FORM DEED OF TRUST**

This Deed of Trust is made on November 24, 1998 by ARTHUR L. CAMERON AND JANET L. CAMERON, WHO ARE MARRIED TO EACH OTHER

(collectively and individually "Truster"); 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 Truster 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 Truster, whether one or more.

432215 WP

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: 256 MAIN STREET, CALIENTE, NV 89008  
and with Parcel No. 003-085-08 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 11/24/98, and naming ARTHUR L. CAMERON

AND JANET L. CAMERON as borrowers, in the original principal sum of \$ 60,000.00 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

Arthur L. Cameron  
ARTHUR L. CAMERON  
Jane L. Cameron  
JANE L. CAMERON

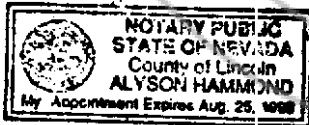
256 MAIN STREET CALIENTE, NV 89008

GENERAL ACKNOWLEDGMENT

State of Nevada  
County of Lincoln

On this 25 day of November, 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, Arthur L. Cameron

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.



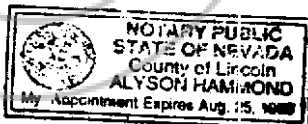
Alyson Hammond  
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada  
County of Lincoln

On this 25 day of November, 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, Jane L. Cameron

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.



Alyson Hammond  
Notary Public

# EXHIBIT "A"

**PARCEL 1:**

Lot Ten (10) in Block Three (3) in the City of Caliente, County of Lincoln, State of Nevada, together with any and all improvements situate thereon.

**PARCEL 2:**

The Easterly 10 feet of Lot 9, in Block No. 3, Official Plat of Caliente, Nevada.

Said Parcels 1 and 2, being referred to on Record of Survey, recorded March 2, 1992, as File No. 98106, Lincoln County, Nevada.

NO. 111977

FILED AND RECORDED AT REQUEST OF

FIRST AMERICAN TITLE

DECEMBER 8, 1998

AT 55 MINUTES PAST 12 O'CLOCK

PM 138 OF OFFICIAL

RECORDS PAGE 469 LINCOLN

COUNTY, NEVADA.

YURIKO SETZER

BY *Julie Brich* COUNTY RECORDER, DEPUTY