

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



Bank of America

National Trust and Savings Association
Branch CONSUMER LOAN SERV'G CING
Address P O BOX 2240
City BREAS
State CA
Zip 92822

Loan #: 20030605344539001

Reference # 010321-882811158211

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on November 23, 1998 by FELIX H. MURRIN AND DIANE MURRIN, 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: 7 RAILROAD AVENUE, PIOCHE, NV 89043
and with Parcel No. 001-046-03 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 11/23/98 and naming FELIX H. MURRIN AND DIANE MURRIN

as borrowers, in the original principal sum of \$ 36,000.00 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.

43271 WP

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. 106633 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

Felix H. Murrin
FELIX H. MURRIN
Diane Murrin
DIANE MURRIN

P.O. BOX 272 PLOCHÉ, NV 89043

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 24 day of December, 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, Felix H. Murrin

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.



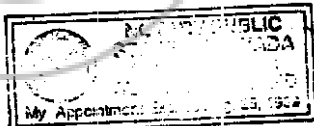
Diane Murrin
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Lincoln

On this 24 day of December, 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, Diane Murrin

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.



Diane Murrin
Notary Public

EXHIBIT "A"

All of the South half (S½) of Lot numbered Fifteen (15) in the HENRY H. LEE'S SUBDIVISION to the Town of Pioche, as said lot is shown on official plat of said subdivision now on file in the office of the County Recorder recorded December 18, 1908 in Book A of Plats at Page 33 of said Lincoln County, Nevada.

NO. **111980**

FILED AND RECORDED AT REQUEST OF
FIRST AMERICAN TITLE

DECEMBER 8, 1998

AT 23 MINUTES PAST 1 O'CLOCK

PM IN BOOK 138 OF OFFICIAL

RECORDS PAGE 476 LINCOLN

COUNTY, NEVADA

YURIKO SETZER

COUNTY RECORDER

BY *Yuri Setzer* DEPUTY

BOOK 138 PAGE 478