

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 #: 20030604929819001

Reference # 010321-981351608980

9818 3898

Specs above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on June 23, 1998 by JOHN RICHARD STEVER, AN UNMARRIED PERSON

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: 17 HOFFMAN STREET, POCHE, NV 89043
and with Parcel No. 01-057-06; 01-057-29 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 06/23/98, and naming JOHN RICHARD STEVER

as borrowers, in the original principal sum of \$ 61,600.00 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 12/23/96 as instrument No. 06639 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

John Richard Stever
JOHN RICHARD STEVER

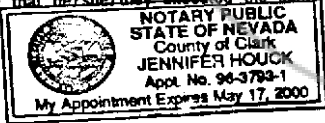
17 HOFFMAN ST. PICIE, NV 89643

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Clark

On this 26th day of June, 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, JOHN RICHARD STEVER

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.



Jennifer Houck
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada
County of _____

On this _____ day of _____, 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, _____

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.

Notary Public

EXHIBIT "A"

All that certain real property situate in the County of Lincoln, State of Nevada, described as follows:

Lot 27, 28 and 29 in Block 37 in the Town of Pioche, Lincoln County, Nevada as said lots and block are platted and described on the Official Plat of said Town of Pioche, now on file and of record in the Office of the County Recorder of said Lincoln County, Nevada and to which plat and the records thereof reference is hereby made for further particular description.

ASSESSOR'S PARCEL NUMBER FOR 1993 - 1994: 01-057-06

A portion of Lot 26 in Block 37 in the Town of Pioche, Lincoln County, Nevada as said lots and block are platted and described on the Official Plat of said Town of Pioche, now on file and of record in the Office of the County Recorder of said Lincoln County, Nevada and to which plat and the records thereof reference is hereby made for further particular description and situate within the SE1/4 of the SW1/4 of the NE1/4 of Section 22, Township 1 North, Range 67 East, Mound Diablo Base and Meridian, being more particularly described as follows:

Beginning at the Northeast Corner of said Lot 26 of Block 37, from which the North 1/4 Corner of said Section 22 bears North 20°16'30" West a distance of 2,165.20 feet, more or less; thence along the North boundary of Lot 26 bearing North 83°58'05" West a distance of 24.0 feet to a point; thence South 0°04'33" East a distance of 48.50 feet to a point; thence South 72°15'20" East a distance of 15.50 feet to a point on the East boundary of Lot 26; thence North 10°06'33" East along said boundary a distance of 51.50 feet to the point of beginning.

ASSESSOR'S PARCEL NUMBER FOR 1993 - 1994: 01-057-29

NO. **112550**

FILED AND RECORDED AT REQUEST OF
COW COUNTY TITLE
MARCH 31, 1999
AT 50 MINUTES PAST 2 O'CLOCK
PM IN BOOK 141 OF OFFICIAL
RECORDS PAGE 91 LINCOLN
COUNTY, NEVADA

LESLIE BOUCHER
COUNTY RECORDER
Malinda Lopez DEPUTY

BOOK 141 PAGE 93