

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 #: 20030605669689001

Reference # 010321-990671315530

991802342  
14018880

Space above this line for Recorder's Use

**SHORT FORM DEED OF TRUST**

This Deed of Trust is made on April 6, 1999 by  
MATTHEW J. WENNER AND CHERYL L. WENNER, 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:

ALL THE NORTHERLY EIGHTY-NINE (89) FEET OF LOT NUMBERED THREE (3) IN BLOCK NUMBERED NINETEEN (19), SAID PARCEL EXTENDING THE FULL WIDTH OF 264 FEET OR 16 RODS OF SAID LOT 3 IN BLOCK 19 IN THE TOWN OF PANACE, COUNTY OF LINCOLN, STATE OF NEVADA AS SHOWN ON THE OFFICIAL MAP THEREOF RECORDED IN THE BOOK OF PLATS, PAGE 34, LINCOLN COUNTY, NEVADA RECORDS.

with the street address: 375 NORTH THIRD STREET, PANACE, NV 89042  
and with Parcel No. 02-043-06 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 04/06/99 and naming MATTHEW J. WENNER

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.

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, 85 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.

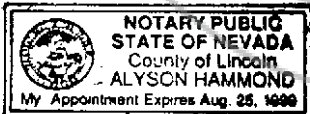
Signature \_\_\_\_\_ Mailing Address for Notices: Street \_\_\_\_\_ City and State \_\_\_\_\_  
MATTHEW J. WENNER 99 BOX 706 PANACA, NV 89042  
CHERYL L. WENNER

GENERAL ACKNOWLEDGMENT

State of Nevada  
County of Lincoln

On this 7 day of April, 1999, 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, Matthew J. Wenner

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.



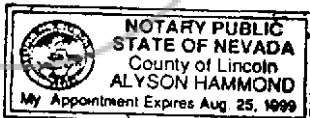
Alyson Hammond  
Notary Public

GENERAL ACKNOWLEDGMENT

State of Nevada  
County of Lincoln

On this 7 day of April, 1999, 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, Cheryl L. Wenner

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

COPY

NO. **112634**

TILED AND RECORDED AT REQUEST OF  
Cow County Title  
April 21, 1999

AT 38 MINUTES PAST 3 O'CLOCK  
PM IN BOOK 141 OF OFFICIAL  
RECORDS PAGE 277 LINCOLN

COUNTY CLERK  
*[Signature]*  
COUNTY CLERK