

Acc 433

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

Bank of America
National Trust and Savings Association
Branch CONSUMER LOAN SERVICE CENTER
Address P.O. BOX 2240
City BREA,
State CA
Zip 92822

Loan # 20030-60576-9916998
Reference# 010313-890921750190

991802951

SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER® ACCOUNT)

Space above this line for Recorder's Use

This Deed of Trust is made on May 11, 1999 by ALYSON HAMMOND, AN UNMARRIED PERSON

(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.

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: 30 MAIN STREET, PIOCHE, NV 89043 and with Parcel No. 06-241-60 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").

2. This Deed of Trust secures:

- All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated 05/11/99 and naming ALYSON HAMMOND as borrowers, for a revolving line of credit account (the "Agreement"), as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 30,000.00, allows for repeated credit advances drawn against the Total Credit Commitment, and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment"); and
- Truster's performance of each obligation in this Deed of Trust.

Lincoln County

This Deed of Trust will not secure borrowers' obligations under the Agreement in excess of the Total Credit Commitment or Increased Credit Commitment, except for any amounts due to: (a) unpaid interest, or (b) expenses that Bank incurs because obligations of a borrower under the Agreement are not fulfilled (including without limitation, any advances that Bank makes to perform borrowers' duties to pay taxes, insurance, etc.).

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Maximizer Agreement and Disclosure secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in LINCOLN County 12/23/96 as instrument 106640 in Book/Reel 123 and at Page/Image 56 of the Official Records of the 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
Allyson Hammond
ALYSON HAMMOND

Mailing Address for Notice:
Street City and State
30 MAIN ST PIOCHE, NV 89043

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF Lincoln

On this 12th day of May, 1999, 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, Allyson Hammond

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 _____

On this _____ day of _____, 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,

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

Lincoln County

EXHIBIT "A"

Beginning at the Southwest Corner of Lot 1, as shown by the map of the settlement known as Ursine, or Eagle Valley, Lincoln County, Nevada, in the West Half (W 1/2) of the Southeast Quarter (SE 1/4) of Section 35, Township 2 North, Range 69 East, M.D.B. & M. and thence running South 65°33' East, a distance of 447.4 feet to the Southeast Corner of said Lot 1; thence running North 18°23' East, a distance of 107.4 feet to the East indent corner of said Lot 1, the TRUE POINT OF BEGINNING; thence running North 71°29' West, a distance of 136 feet; thence running North 18°29' East, a distance of 198 feet more or less; thence running South 72°19' East, a distance of 332 feet, more or less to the West side of the lane; thence running South 18°29' West along the West side of said lane, a distance of 180 feet more or less; thence running North 71°03' West a distance of 196.9 feet more or less to the TRUE POINT OF BEGINNING.

NO. 112866

FILED AND RECORDED AT REQUEST OF
Cow County Title

May 26, 1999

AT 30 MINUTES PAST 03 O'CLOCK

PM IN BOOK 142 OF OFFICIAL

RECORDS PAGE 97 LINCOLN

COUNTY, NEVADA.

Leslie Boucher

COUNTY RECORDER

By Peresa Acosta Deputy

BOOK 142 PAGE 99