

Lincoln County

Order No. 9916342

Escrow No.

When Recorded Mail To: CLARK COUNTY CREDIT UNION
2625 N. TENAYA / P.O. BOX 36490
LAS VEGAS, NV 89128

Space above this line for recorder's use

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made AUGUST 12, 1999 between

STEVE P. HINKELL, AN UNMARRIED MAN, TRUSTOR,
whose address is 5438 CASTLE VISTA COURT, LAS VEGAS, NV 89118
(Number and Street) (City) (State)
FIRST AMERICAN TITLE COMPANY OF NEVADA, a Nevada corporation, TRUSTEE, and
CLARK COUNTY CREDIT UNION, BENEFICIARY,
WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the
, County of LINCOLN, State of NEVADA described as:

9916342

PARCEL NO. 24, AS SHOWN ON PARCEL MAP FOR JAMES VINCENT, FILED IN THE OFFICE OF THE
COUNTY RECORDER OF LINCOLN COUNTY ON NOVEMBER 18, 1997, IN BOOK B, PAGE 74, AS FILE
NO. 110135, LOCATED IN A PORTION OF THE NE 1/4, SECTION 15, TOWNSHIP 1 NORTH, RANGE
67 EAST, M.D.B.6M., LINCOLN COUNTY, NEVADA.

SEE ADDENDUM "B" ALIENATION AGREEMENT ATTACHED HERETO AND MADE A PART HEREOF.

Together with the rents, issues and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the purpose of securing (1) payment of the sum of \$ 15,000.00 with interest thereon according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof; and (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or to his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

COUNTY	BOOK	PAGE	DOC. NO.	COUNTY	BOOK	PAGE	DOC. No.
Churchill	39 Mortgages	383	115384	Lincoln			45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100681
Douglas	57 Off. Rec.	118	40060	Mineral	11 Off. Rec.	129	89073
Elko	92 Off. Rec.	652	35747	Nye	105 Off. Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off. Rec.	537	32857
Eureka	22 Off. Rec.	130	45941	Parshing	11 Off. Rec.	249	84107
Humboldt	28 Off. Rec.	124	131075	Storey	"S" Mortgages	206	31508
Lander	24 Off. Rec.	168	50782	Washoe	300 Off. Rec.	517	107192
				White Pine	295 R. E. Records	258	

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivision A and B, (identical in all counties, and printed on the reverse side hereof) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address above set forth.

STATE OF NEVADA)
County of CLARK) ss.

Signature of Trustor
Steve P. Hinkell
STEVE P HINKELL

On AUGUST 12, 1999
personally appeared before me, a Notary Public,
STEVE P HINKELL

who acknowledged that he executed the above instrument.

Patricia Johnson Notary Public

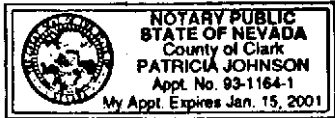


EXHIBIT "B"

ALIENATION CLAUSE

'IF THE TRUSTOR SHALL SELL, CONVEY, OR ALIENATE THE HEREIN DESCRIBED OR ANY PART THEREOF, OR ANY INTEREST THEREIN, OR SHALL BE DIVESTED OF HIS TITLE OR ANY INTEREST THEREIN, IN ANY MANNER OR WAY, WITHOUT HAVING FIRST OBTAINED THE BENEFICIARY'S WRITTEN CONSENT TO DO SO, THE ENTIRE BALANCE SHALL AT THE OPTION OF THE HOLDER HEREOF, AND WITHOUT DEMAND OR NOTICE, IMMEDIATELY BECOME DUE AND PAYABLE.'

NO. 113233

FILED AND RECORDED AT REQUEST OF
First American Title
August 17, 1999
AT 49 MINUTES PAST 01 O'CLOCK
PM IN BOOK 143 OF OFFICIAL
RECORDS PAGE 356 LINCOLN
COUNTY, NEVADA

Leslie Boucher
COUNTY RECORDER
By Janeen Acorn, Deputy