

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

This Deed of Trust, made this 23 day of FEBRUARY 2000, between JAMES VINCENT AN UNMARRIED MAN herein called TRUSTOR

whose address is 001-341-50 LOT 8 POCHE NV 89043 (number and street) (city) (state) (zip)

FIRST AMERICAN TITLE COMPANY, herein called TRUSTEE, and CLARK COUNTY CREDIT UNION, herein called BENEFICIARY,

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in the county of LINCOLN state of NEVADA described as:

See Exhibit "A" attached and made a part hereof

See Exhibit "B" attached and made a part hereof

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining. TOGETHER WITH the rents, issues and profits thereof, reserving the right to collect and use the same except during continuance of some default hereunder and during continuance of such default authorizing Beneficiary to collect and enforce the same by any lawful means in the name of any party hereto. For the Purpose of Securing: 1. Performance of each agreement of Trustor incorporated by reference or contained herein. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$17,500.00 executed by Trustor in favor of Beneficiary or order. 3. Payment of such additional sums as may hereafter be advanced for the account of Trustor or Assigns by Beneficiary with interest thereon.

To Protect the Security of This Deed of Trust, Trustor Agrees: By the execution and delivery of this Deed of Trust and the note secured hereby, that provisions (1) to (16) inclusive of the Deed of Trust recorded in the Book and at the page, or document No. of Official Records in the Office of the county recorder of the county where said property is located, noted below opposite the name of such county, viz:

Table with columns: COUNTY, DOCUMENT NO., BOOK, PAGE, COUNTY, DOCUMENT NO., BOOK, PAGE, COUNTY, DOCUMENT NO., BOOK, PAGE. Lists various counties and document references.

(which provisions, identical in all countries, are printed on the reverse hereof) hereby are adopted and incorporated herein and made a part hereof as fully as though set forth herein at length; that he will observe and perform said provisions, and that the references to property, obligations, and parties in said provisions shall be construed to refer to the property, obligations, and parties set forth in the Deed of Trust

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be \$17,500.00 attorney's fees provided by for covenant 7 the percentage shall be reasonable as determined by a court with jurisdiction.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinabove set forth.

STATE OF NEVADA COUNTY OF CLARK SS.

On 02/23/00 Before me, a Notary Public, personally appeared JAMES VINCENT

Signature of James Vincent

Borrower 3

Borrower 3

Borrower 4

Borrower 4

Personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to this instrument and acknowledged that executed it.

Signature: Stacy Luce

(Notary Public)



Clark County Credit Union P.O. Box 36490

Escrow No. 200024193SLC

BOOK 146 PAGE 529

1000-24193

2-16-00; 2118PM; FIRST AMERICAN TITLE

2000-24193-SLC

DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Lincoln, State of Nevada, described as follows:

Parcel No. 8, as shown on Parcel Map f or JAMES VINCENT, filed in the office of the County Recorder of Lincoln County on August 7, 1997, in Book B, Page 55 of plats, as File No. 109504, and amended November 18, 1997, in Book B, Page 69 of plats, as File No. 110130, and amended January 7, 1998, in Book B, Page 83 of plats, as File No. 110303, located in a portion of the NE ¼, Section 15, Township 1 North, Range 67 East, M.D.B.&M., Lincoln County, Nevada.

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. **114186**

FILED AND RECORDED AT REQUEST OF
First American Title
February 29, 2000

AT 41 MINUTES PAST 11 O'CLOCK
AM IN BOOK 146 OF OFFICIAL

RECORDS PAGE 529 LINCOLN

COUNTY, NEVADA

Leslie Boucher
COUNTY RECORD

By Jessie Lewis, Deputy