

JOINT TENANCY DEED

THIS INDENTURE made the 22nd day of February 2001

BETWEEN NEVADA BANK & TRUST, party of the first part, and Brian Gardner and Marcia Gardner, Husband and Wife as joint tenants, parties of the second part.

WITNESSETH: That the said party of the first part, in consideration of the sum of **TEN AND NO/100 DOLLARS** lawful money of the United States of America, and other valuable consideration to Nevada Bank & Trust in hand paid by the said parties of the second part, the receipt whereof is hereby acknowledged, does by these presents grant, bargain, and sell unto the said parties of the second part, in joint tenancy and to the survivor of them, and to the heirs and assigns of such survivor forever, all that real property situate in the Town of Alamo, County of Lincoln, State of Nevada, bounded and described as follows:

The North 147 feet of the East Half of Lot Two (2), Block Fifty-seven (57), shown on the Official Alamo Townsite Plat, which is on file in the office of the County Recorder of Lincoln County, Nevada, and described as follows:

Parcel Number 4-071-19

Beginning at the Northwest corner, from which point the Northwest corner of Block Fifty-seven (57) of the Alamo Townsite bears North 89°50'56" West, at 123.75 feet;

Thence South 00°09'04" West, 147.00 feet;

Thence South 89°50'56" East, 123.75 feet;

Thence North 00°09'04" East, 147.00 feet;

Thence North 89°50'56" West, 123.75 feet;

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

IN WITNESS WHEREOF, the said party of the first part, has executed this conveyance the day and year first above written.

Nevada Bank & Trust

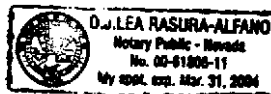
James R. Prince
James R. Prince, President

Frank Apodaca
Frank Apodaca, Secretary

STATE OF NEVADA
COUNTY OF LINCOLN

On this 22nd day of February 2001 personally appeared before me, a Notary Public, James R. Prince President and Frank Apodaca, Secretary of Nevada Bank & Trust, who acknowledged that they executed the above instrument.

D. J. Lea Rasura-Alfano
(Notary Public)



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COPY

NO. 116145

FILED AND RECORDED AT REQUEST OF
MARCIA GARDNER

APRIL 2, 2001

AT 49 MINUTES PAST 02 O'CLOCK

PM IN BOOK 154 OF OFFICIAL
RECORDS PAGE 108 LINCOLN
COUNTY, NEVADA.

LESLIE BOUCHER

COUNTY RECORDER

BY Jeress Lewis DEPUTY

State of Nevada Declaration of Value

1. Assessor Parcel Number(s)
a) 04-071-19
b) _____
c) _____
d) _____

2. Type of Property:
a) Vacant Land
b) Single Fam. Res.
c) Condo/Twnhse
d) 2-4 Plex
e) Apt. Bldg.
f) Comm/Ind1
g) Agricultural
h) Mobile Home
i) Other _____

FOR RECORDERS OPTIONAL USE ONLY
Document Instrument #: 116045
Book: 154 Page: 108-109
Date of Recording: April 2, 2001
Name: _____

3. Total Value/Sales Price of Property: \$45,000

Deduct Assumed Liens and/or Encumbrances: _____

(Provide recording information: Doc/Instrument #: _____ Book: _____ Page: _____)

Transfer Tax Value per NRS 375.010, Section 2: _____

Real Property Transfer Tax Due: _____

If Exemption Claimed:

a. Transfer Tax Exemption, per NRS 375.070, Section 2: \$5850

b. Explain Reason for Exemption: _____

4. Partial Interest Percentage being transferred: _____

The undersigned Seller, Grantor/Buyer (Grantee), declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation. Called upon to substantiate the information provided herein, Furthermore, the parties agree that disallowance of any claimed exemption or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1 1/2% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

SELLER (GRANTOR) INFORMATION

Seller Signature: [Signature]
Print Name: Lori Gull / Branch Manager
Address: PO Box 300
City: Alamo
State: NV Zip: 89001
Telephone: (775) 725-3391
Capacity: Branch Manager

BUYER (GRANTEE) INFORMATION

Buyer Signature: [Signature]
Print Name: Marcia Gardner / Brian Gardner
Address: PO Box 291
City: Alamo
State: NV Zip: 89001
Telephone: (775) 725-3426
Capacity: _____

COMPANY REQUESTING RECORDING

Co. Name: _____

Esc. #: _____

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)