

WHEN RECORDED, MAIL TO:

Deseret First Credit Union  
147 North 200 West  
Salt Lake City, UT 84103  
112838-9 001

Space above this line is for recorder's use only.

### TRUST DEED

THIS TRUST DEED is made this 27th day of February, 2002  
between MICHAEL L. GOODMAN, a married man as his sole and separate property, as Trustor, whose address  
is PO BOX 901 PANACA NV 89042  
Deseret First Credit Union as Trustee, and  
Deseret First Credit Union as Beneficiary.

Trustor hereby CONVEYS AND WARRANTS TO TRUSTEE IN TRUST, WITH POWER OF SALE, the following  
described property situated in LINCOLN County, NEVADA:

THAT PORTION OF THE EAST HALF (E 1/2) OF THE WEST HALF (W 1/2) OF BLOCK 18, PANACA  
TOWNSITE, BEING MORE PARTICULARLY DESCRIBED AS PARCEL THREE (3) OF PARCEL MAP  
FOR STEVEN W. & TORRIE O. KLOMP RECORDED JULY 31, 2001, IN PLAT BOOK B, PAGE 379, AS  
FILE NO. 116704 IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA.

PARCEL NO: APN002-053-D  
PROPERTY ADDRESS: 250 CALLOWAY STREET, PANACA, NV 89042

Together with all buildings, fixtures and improvements thereon and all water rights, rights of way, easements, rents, issues, profits,  
income, tenements, hereditaments, privileges and appurtenances thereunto now or hereafter used or enjoyed with said property, or any  
part thereof;

FOR THE PURPOSE OF SECURING payment of the indebtedness evidenced by a promissory note of even date herewith, in the  
principal sum of \$ 75,200.00, payable to the order of Beneficiary at the times, in the manner and with interest as therein set forth, and  
payment of any sums expended or advanced by Beneficiary to protect the security thereof.

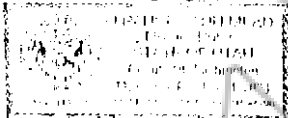
Trustor agrees to pay all taxes and assessments on the above property, to pay all charges and assessments on water or water stock  
used on or with said property, not to commit waste, to maintain adequate fire insurance on improvements on said property, to pay all costs  
and expenses of collection (including Trustee's and attorney's fees in event of default in payment of the indebtedness secured hereby) and  
to pay reasonable Trustee's fees for any of the services performed by Trustee hereunder, including a reconveyance hereof.

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

Michael L. Goodman  
MICHAEL L. GOODMAN

STATE OF UTAH  
COUNTY OF LINCOLN ss.  
WASHINGTON

On the 27th day of February, 2002, personally appeared before me MICHAEL L. GOODMAN,  
the signer(s) of the foregoing instrument, who duly acknowledged to me that he/she/they executed the same.



Francis Orr Mead  
Notary Public

My Commission Expires: 12/04/03

Residing at: St. George, Utah

COPY

NO. 117807  
FILED AND RECORDED AT REQUEST OF  
FIRST AMERICAN TITLE  
MARCH 11, 2002  
AT 23 MINUTES PAST 11 O'CLOCK  
AM IN BOOK 162 OF OFFICIAL  
RECORDS PAGE 180 LINCOLN  
COUNTY NEVADA.  
LESLIE BOUCKER  
COUNTY RECORDER  
BY [Signature], DEPUTY