Assessor Percel No(s): 01 191 36

WHEN RECORDED MAIL TO: Bank of America, Collateral Tracking FL2-001-01-10 P.O. Box 31590 Temps, FL 33631-3590

SEND TAX NOTICES TO: FRANK CHEENEY JR LORI A CHEENEY 3 WIDE AWAKE ROAD PIDCHE, NV 89043-0702

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REVOLVING CREDIT DEED OF TRUST SECURITY AGREEMENT AND ASSIGNMENT OF RENTS

THIS DEED OF TRUST is dated September 3, 2002, among FRANK CHEENEY JR AND LORI A CHEENEY, MARRIED TO EACH OTHER ("Grantor"); Bank of America, N.A., whose address is c/o Nevade Main Office, 300 S. 4th Street, 2nd Floor Executive Office, Las Vegas, NV 85101 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and PRLAP, INC., whose eddress is P.O. BOX 2240, BREA, CA 92822-0000 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor irrevocably grants, bargains, sale and conveys to Trustee with power of sale for the banefit of Lander as Seneficiary all of Grantor's right, title, and interest in and to the following described real property, together with all susting or subsequently erected or affixed buildings, improvements and fixtures; all sasements, rights of way, and appurtenances; all water, real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LINCOLN County, State of Navada:

See Exhibit A, which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 3 WIDE AWAKE ROAD, PIOCHE, NV 89043-0702.

REVOLVING LINE OF CREDIT. Specifically, without limitation, this Deed of Trust secures a revolving line of credit, which obligates Lender to make advences to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lander that this Deed of Trust secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as Frovided in this Deed of Trust end any intermediate balance.

Grantor presently, absolutely, and irrevocably assigns to Lander (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS INCLUDING FUTURE ADVANCES AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GOVERNED IN PART BY NRS 106.300 TO 106.400 AND THEREFORE SECURES FUTURE ADVANCES MADE BY LENDER. THE MAXIMUM AMOUNT OF ADVANCES SECURED BY THIS DEED OF TRUST IS STATED BELOW UNDER THE DEFINITION OF CREDIT AGREEMENT. WHICH MAXIMUM MAY INCREASE OR DECREASE FROM TIME TO TIME BY AMENDMENT OF THE CREDIT AGREEMENT. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents.

STATUTORY COVENANTS. The following Statutory Covenants are hereby adopted and made a part of this Doed of Trust: Covenants Nos. 1, 3, 4, 5, 6, 7, 8 and 9 of N.R.S. 107.030. The rate of interest after default for Covenant No. 4 shall be 18.000% per annum. The percent occursal fees under (ovenant No. 7 shall be ten percent[10%). Except for Covenants Nos. 6, 7, and 8, to the extent any terms of this Doed of Trust are inconsistent with the Statutory Covenants the terms of this Doed of Trust shall control. Covenants 6, 7, and 8 shall control over the express terms of mist inconsistent terms of this Deed of Trust.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by

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DEED OF TRUST (Continued)

Page 2

the following provisions:

Lasn No: 68181002142599

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Meintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintane

Hazerdous Substances. Grantor represents and warrants that the Property never has been, and never will be so long as this Deed of Trust remains a lien on the Property, used for the generation, manufacture, storage, treatment, disposal, release or threatened release of say. Hazerdous Substance in violation of any Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the svent Grantor becomes liable for cleanup or other costs under any such laws, and (2) agrees to indemnify and hold harmless Lender against any and all claims and losses resulting from a breach of this paragraph of the Deed of Trust. This obligation to indemnify shall survive the payment of the

DIE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property or any mobile home or manufactured home located on the property whether or not it is legally a part of the real property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficied or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Nevada law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Grentor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions lavied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall meintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in this Deed of Trust.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgage clause in favor of Lender, together with such other hazard and liability insurance as Lender may reasonably require. Policies shall be written in form, amounts, coverages and basis reasonably acceptable to Lender and time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. to maintain such insurance for the term of the loan.

ENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a pert of this Deed of Trust:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all llens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property age the lawful claims of all persons.

EVENTS OF DEFAULT. Grantor will be in default under this Deed of Trust if any of the following happen: (A) Grantor commits froud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the colleteral or Lender's rights in the colleteral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of sittle or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lian, or the use of funds or the dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default under any indeptedness, or should Grantor fee to comply with any of Grantor's obligations under this Deed of Trust, Trustee or Lender may exercise any one or more of the following rights and

BOOK 167 MOE 85

DEED OF TRUST (Continued)

Loan No: 68181002142599

Page 3

Election of Ramadies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Dead of Trust, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Accelerate indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately

Foreclosure. With respect to all or any part of the Real Property, the Trustee shell have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by

Other Remedies. Trustee or Lander shall have any other right or remedy provided in this Deed of Trust or the Credit Agreement or by law.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all rights to have the Property marshalled, sale of the Property. To the extent permitted by applicable law, urantor nereby waives any and all rights to have the Property mershalled, in exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any portion the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property. The power of sale under this Dead of Trust shall not be exhausted by any one or more sales (or attempts to sell) as to all or any portion of the Real Property remaining unsold, but shall continue unimpaired until all of the Real Property has been sold by exercise of the power of sale and all translations has been said to the power of sale and all translations has been sold by exercise of the power of sale and all Indebtedness has been paid in full.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall time for the protection of its interest or the enforcement of its rights shall become a part of the indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the exponditure until repetid. Expenses covered by this paragraph include, without limitation, however subject to any timits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings lincluding efforts to modify or vacate any eutomatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including loreclosure reports), surveyors' reports, and appraisal fees, title insurance, and fees for the Trustee, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law. Fees and expenses shall include attorneys' fees that Lender, Trustee, or both incur, if either or both are made parties to any action to enjoin foreclosure or to any legal proceeding that Grantor institutes. The fees and expenses are secured by this Deed of Trust and are recoverable from the Property.

NONTITLED SPOUSES AND NON-BORROWER GRANTORS. Any Grantor or Trustor who signs this Deed of Trust, Mortgage or Modification ("Security Instrument") but does not execute the Note or Cradit Agreement ("Non-borrower Grantor or Trustor"); (a) is signing only to grant, bargain, sall and convey such Non-borrower Grantor's or Trustor's interest in the Property under the terms of this Security Instrument; (b) is not bargain, sail and convey such non-corrower trantor's or Insteror's interest in the Property under the terms of this Security Instrument; (b) is not by signing becoming personally obligated to pay the Note or Credit Agreement; and (c) agrees that without such Non-borrower Grantor's or Trustor's consent, Lender and any other Grantor or Trustor may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, montgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whathar now or hereafter existing, executed in connection with the obligation evidenced by the Note or the Credit Agreement ("Related Document").

Any spouse of a Granter or Truster who is not in title to the Property and who signs this Security Instrument: (a) is signing only to grant, bargain, sell and convey any marital and homesteed rights of such spouse in the Property; (b) is not by signing becoming personally obligated to pay the Note or Gradit Agreement; and (c) agrees that without such spouse's consent, Lender and any other Granter or Truster may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of any Related Document.

Neither of the two foregoing sentences limit the liability of any Non-borrower Grantor or Trustor or signing spouse of a Grantor or Trustor, as applicable, under any guaranty agreement or other agreement by such person, whereby such person becomes liable for the Indebtedness in whole or in part; both such sentences apply notwithstanding any language to the contrary in this Security Instrument or any of the Related Documents and apply only to the extent permitted by applicable law.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Governing Law. This Deed of Trust will be governed by and interpreted in accordance with federal law and the laws of the State of Nevada. This Deed of Trust has been accepted by Lender in the State of Nevada.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Weive Jury. All parties to this Deed of Trust hereby weive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party

Weiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Nevada as to all indebtedness secured by this Deed of Trust.

DEFINITIONS. The following words shall have the following meanings when used in this Deed of Trust:

Beneficiary. The word "Baneficiary" means Bank of America, N.A., and its successors and essigns.

Borrower. The word "Borrower" means FRANK CHEENEY JR and LORI A CHEENEY, and all other persons and entities signing the Credit Agreement.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated September 3, 2002, With \$56,000.00 from Grantor to Lender, together with all renewate of, extensions of, modifications of, refinencings of, and substitutions for the promissory note or agreement. The maturity date of this Deed of Trust is September 3, 2027. The words "Credit Agreement" mean the credit agreement dated September 3, 2002, with credit limit of

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances environmental Laws. The words Environmental Laws mean any and all state, isoders and local statutes, requisitions and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9801, at seq. ("CERGLA"), the Superfund Amendments and Resultorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, at 8eq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, at seq., or other applicable state or federal laws, rules, or

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DEED OF TRUST (Continued)

Page 4

regulations adopted pursuant thereto.

Loan No: 68181002142599

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Deed of Trust.

Grantor. The word "Grantor" means FRANK CHEENEY JR and LORI A CHEENEY.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agraement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means Bank of America, N.A., its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, mobile homes, manufactured homes or modular homes which have not been legally acceded to the real property in accordance with Nevada law, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter stached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and ell substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" meen the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory hotes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means PRLAP, INC., whose address is P.O. BOX 2240, BREA, CA 92822-0000 and any substitute or successor trustees.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

THIS DEED OF TRUST IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS DEED OF TRUST IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

FRANK CHEENEY JR, Individually St., ISaal) LORI A CHEENEY, Individually ISaal)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEWSONS

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COUNTY OF Luncoln

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This instrument was acknowledged before me on Sout 4, 2003

by FRANK CHEENEY JR and LORI A CHEENEY.

(Signature of noterial officer)

Notary Public in and for State of Novada

(Seel, if any)

KRISTA C. POPE
NOTARY PUBLIC
STATE OF NEVADA
APPT. No.02-74436-11
MY APPT. EXPIRES FEB. 16, 2006

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Loan No; 08 10 1002 142003	(Continued)		Pa	ge 8
	REQUEST FOR FULL REC	ONVEYANCE	1	····
To:	(To be used only when obligations ha	ive been paid in full)	\	
pursuant to any applicable statute, to deed of Trustl, and to recovery with	d holder of all Indebtedness secured by the hereby directed, upon payment to you of a cancel the Credit Agreement secured by your warranty, to the parties designated by the he reconveyance and Related Documents	this Deed of Trust (which	der the terms of this Deed of Tr	rust or
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Order #:

1240647

Exhibit A (Legal Description)

All that certain parcel of land lying and being situated in the County of LINCOLN, State of NV, to-wit:

BEGINNING AT THE SOUTHEAST CORNER OF THAT CERTAIN PARCEL OF LAND SHOWN AS PARCEL NO. 2 OF THAT CERTAIN PARCEL MAP OF N ½ SE ½ SW ½ OF SECTION 15, TIN. R67E, MDB&M, PREPARED AT THE INSTANCE OF VAUGHN AND DONNA PHILLIPS, WHICH PARCEL MAP WAS RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA, ON MARCH 5, 1984 IN BOOK A-1 OF PLATS AT PAGE 227, RUNNING THENCE N. 89° 56′ 18″ W. ALONG THE SOUTH LINE OF SAID PARCEL 2 A DISTANCE OF 158.22 FEET; THENCE N. 17° 37′ E., A DISTANCE OF 158.775 FEET; THENCE S. 89° 55′ 57″ E. A DISTANCE OF 158.22 FEET TO THE EAST LINE OF SAID PARCEL 2; THENCE S. 22° 53′ W., A DISTANCE OF 158.92 FEET TO THE POINT OF BEGINNING, CONTAINING .57 ACRES, MORE OR LESS.

TOGETHER WITH ANY AND ALL IMPROVEMENTS SITUATE THEREON.

SUBJECT TO A 15 FOOT UTILITY AND ROAD EASEMENT ON THE NORTH SIDE OF SAID PARCEL AND A 15 FOOT EASEMENT FOR ROAD AND UTILITY ON THE SOUTH SIDE OF SAID PARCEL.

Being that parcel of land conveyed to FRANK R. CHEENEY AND LORI A. CHEENEY, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP from VAUGHN K. PHILLIPS AND DONNA M. PHILLIPS, HUSBAND AND WIFE by that deed dated 12/22/1992 and recorded 12/22/1992 in deed book 104, at page 325 of the LINCOLN County, NV Public Registry.

Re-recorded 03/17/1994 in Book 109, at Page 114. Re-recorded to CORRECT LEGAL

DESCRIPTION.

AT THE REQUEST OF

Bank of America

2002 SEP 20 PM 1 50

LINCOLL COUNTY RECORDED

FEET M. SO

LESLIE BOUGHER LA

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