

120764

A.P.N.: 001-341-40 and 001-341-34
File No: 152-2084780 (MJ)

When Recorded, Mail To:
First American Title Insurance Agency
P.O. Drawer 487
Pinetop, AZ 85935

FILED FOR RECORDING
AT THE REQUEST OF

First American Title
2003 AUG 25 AM 9 28

LINCOLN COUNTY RECORDED
FEE 15⁰⁰ DEPT 10
LESLIE BOGNER

DEED OF TRUST WITH ASSIGNMENTS OF RENTS

THIS DEED OF TRUST, made July 26, 2003, between **Kim M. Hardy and Susan B. Hardy, husband and wife as joint tenants with right of survivorship, TRUSTOR**, whose address is **P.O. Box 511, Mesquite, NV 89024, First American Title Company of Nevada, a Nevada Corporation, TRUSTEE**, and **J & S Properties, LLC, a Nevada Limited Liability Company, BENEFICIARY**, whose address is **34 Emerald Dunes Circle, Henderson, NV 89052**.

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the County of Lincoln, State of Nevada, described as:

Parcel Nos. 18 and 24 as shown on Subsequent Parcel Map for James Vincent, filed in the Office of the County Recorder of Lincoln County, Nevada, on November 18, 1997 in Book B, page 74 of Plats as File No. 110135, being a division of Parcel 4 of Parcel Map Book B, page 45, situated in Section 15, Township 1 North, Range 67 East, M.D.M.

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, and profits.

For the purposes of securing (1) payment of the sum of **TWENTY EIGHT THOUSAND AND NO/100 DOLLARS (\$28,000.00)** with interest thereon according to the terms of the promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewal 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	363	115384	Lincoln			45902
Clark	850 Off. Rec.		682747	Lyon	37 Off. Rec.	341	100661
Douglas	57 Off. Rec.	115	40050	Mineral	11 Off. Rec.	129	89073

Lincoln County

Elko	92 Off. Rec.	652	35747	Nye	105 Off. Rec.	107	04823
Esmeralda	3-X Deeds	195	35922	Ormsby	72 Off. Rec.	537	32867
Eureka	22 Off. Rec.	138	45941	Pershing	11 Off. Rec.	249	66107
Humboldt	28 Off. Rec.	124	131075	Storey	"S" Mortgages	206	31506
Lander	24 Off. Rec.	168	50782	Washoe	300 Off. Rec.	517	107192
				White Pine	295 R.E. Records	258	

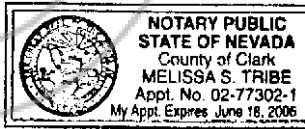
shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivision A and B, (identical in all counties, and printed below) are by the within reference thereto, incorporated herein and made a part of this Deed of 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.

Kim M. Hardy 8-21-2003
 Kim M. Hardy Date

Susan B. Hardy 8-21-03
 Susan B. Hardy Date

STATE OF NEVADA)
 COUNTY OF Clark) :ss.



This instrument was acknowledged before me on 8/21/2003 by
 Kim M. Hardy and Susan B. Hardy

Melissa S. Tribe
 Notary Public
 (My commission expires: June 18, 2006)