

FILED FOR RECORDING
AT THE REQUEST OF

APN: 004-151-47
Escrow No.

First American Title

2004 OCT 5 PM 12 40

MAIL TAX BILL TO AND
WHEN RECORDED RETURN TO:

LINCOLN COUNTY RECORDER
FEE \$15.00 DEP
LESLIE BOUCHER RB

MPOWER FINANCIAL SERVICES
2620 Regatta Drive, #102
Las Vegas, NV 89128

SHORT FORM DEED OF TRUST AND ASSIGNMENT OF RENTS

(Note not set out)

THIS DEED OF TRUST, made this 14th day of September, 2004, between NANCY J. LEINS AND LISA BECKER, herein called TRUSTOR, whose address is 180 PARK ALAMO, NV, LAWYERS TITLE OF NEVADA, INC., a Nevada Corporation, herein called TRUSTEE, and MPOWER FINANCIAL SERVICES, herein called BENEFICIARY,

WITNESSETH: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in Clark County, Nevada, described as: Lincoln

PARCEL 17-3 LOCATED IN THE SOUTH HALF (S1/2) OF THE SOUTHEAST QUARTER (SE1/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION 5, TOWNSHIP 7 SOUTH, RANGE 61 EAST, M.D.B. & M., AS RECORDED IN PLAT A, PAGE 303, OF THE OFFICIAL RECORDS OF LINCOLN COUNTY ON JULY 21, 1989.

TOGETHER WITH ALL APPURTENANCES in which Trustor has any interest, including water rights benefiting said realty, represented by shares of a company or otherwise; and, 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 (1) Promissory Note of even date herewith, and any extension or renewal thereof, in the principal sum of TWENTY FOUR THOUSAND (\$24,000.00)---DOLLARS, 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 of this Deed of Trust, that provisions numbered (1) to (16) inclusive of the Master Form Deed of Trust, recorded on the 1st day of November, AD, 1967, in Book 832 as Document

No. 668675, of Official records in the Office of the County Recorder of Clark County, Nevada, and recorded on March 23, 1972 as Document No. 32065, Book 156, page 130 in the Office of the Nye County Recorder, Nye County, Nevada are each and all hereby incorporated herein by reference 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 this Deed of Trust.

The parties agree that with respect to provision 16, the amount of fire insurance required by covenant 2 shall be \$24,000.00, and with respect to attorneys' fees provided for by covenant 7 the percentage shall be reasonable.

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 hereinbefore set forth.

Nancy J. Leins

NANCY J. LEINS

Lisa Becker 9/14/04

LISA BECKER

STATE OF NEVADA)
 LINCOLN)ss:
COUNTY OF CLARK)

On this 17th day of September, 2004, personally appeared before me, a Notary Public, Nancy J. Leins and Lisa Becker, who acknowledged that they executed the above instrument.

WITNESS my hand and official seal.

Betty Jo Jarvis

NOTARY PUBLIC in and for said County and State.

