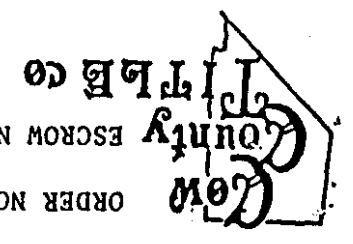


WHEN RECORDED MAIL TO:
Alfred H. Crossman
Elizabeth B. Crossman
15511 Vallejo Street
Victorville, CA 92392



157876

DEED OF TRUST WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made this 8th day of March, 1995 between
JEFF LYNN and JUDITH C. MAYER-LYNN, husband and wife

address is P.O. BOX 127 BOWAME NV 89821
(Number and Street) (City) (State)
COW COUNTY TITLE CO., a Nevada Corporation,
ALFRED H. CROSSMAN AND ELIZABETH B. CROSSMAN, as Trustees of the Crossman
TRUSTEE, and
Trust dated August 20, 1995
WITNESSTH: That Trustor grants to Trustee in trust, with power of sale, that property in
the County of Eureka, State of Nevada described as:

SEE ATTACHED EXHIBIT 'B'

Exhibit 'B' also contains a partial release clause

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, issues and profits.
For the purpose of securing (1) payment of the sum of \$ 8,000.00
with interest thereon according to the terms of a promissory note or notes of even date herewith
made by Trustor, payable to order of Beneficiary, and all extensions or renewals 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.

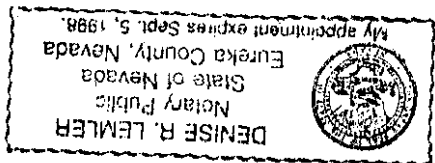
To protect the security of this Deed of Trust, and with respect to the property above
described, Trustor expressly makes each and all of the agreements, and adopts and agrees to
perform and be bound by each and all of the terms and provisions set forth in subdivision A,
and it is mutually agreed that each and all of the terms and provisions set forth in
subdivision B of Exhibit "A" attached hereto 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 of Exhibit "A" are by the within reference hereto, 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.

Signature of Trustor

JEFF LYNN

Judith C. Mayer-Lynn



STATE OF Nevada)
COUNTY OF EUREKA) ss.

On 08 MARCH, 1995
personally appeared before me, a Notary
Public, JUDITH C. MAYER-LYNN
JEFF LYNN

personally known or proved to me to be
the person whose name is subscribed to
the above instrument, who acknowledged
that s/he executed the above
instrument

Notary Public
Denise R. Lemler

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A. TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES:

- (1) To keep said property in good condition and repair; not to remove or demolish any building thereon, to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished thereon; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereon; not to commit, suffer or permit any act upon said property in violation of law, to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumeration herein not excluding the general.
- (2) Trustor covenants to keep all buildings that may now or at any time be on and property during the continuance of this trust in good repair and insured against loss by fire, with extended coverage endorsement, in a company or companies authorized to issue such insurance in the State of Nevada, and as may be approved by Beneficiary, for such sum or sums as shall equal the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust and shall be payable to Beneficiary for the amount of the unpaid indebtedness secured by Beneficiary hereby secured, and to deliver the policy to Beneficiary, or to collection agent of Beneficiary, and in default thereof, Beneficiary may procure such insurance and/or make such repairs, and expend for either of such purposes such sum or sums as Beneficiary shall deem proper.
- (3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of evidence of title and attorney's fees in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
- (4) To pay at least ten days before delinquency all taxes and assessments affecting said property, including assessments on apartment water stock, water rights and grazing privileges, when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereon, and all costs, fees and expenses of this trust.
- (5) Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation to do so and without notice to or demand upon Trustor, and without releasing Trustor from any obligation hereof, may make or do the same in such manner and to such extent as it may deem necessary to protect the security hereof; Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereon; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.
- (6) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at ten per cent per annum.
- (7) At Beneficiary's option, Trustor will pay a "late charge" not exceeding four per cent (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.
- (8) If any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of life or other insurance.
- (9) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure to pay.
- (10) That at any time or from time to time, without liability therefor and without notice, upon written request of Beneficiary and presentation of this deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may recover any part of said property, consent to the making of any map or plat thereof, join in granting any easement thereon, or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- (11) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this deed and said note to Trustee for cancellation and retention or other disposition as Trustee in its sole discretion may choose, and upon payment of its fees, Trustee shall reconvey, with- out warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto".
- (12) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereon, enter upon and take possession of said property or any part thereof, in his own name and for or otherwise collect such rents, issues and profits, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (13) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be recorded. Beneficiary also shall deposit with Trustee this Deed of Trust, said note and all documents evidencing expenditures secured hereby.
- (14) After the lapse of such time as may then be required by law following the recording of said notice of default, and notice of sale having been given as then required by law for the sale of real property under writ of execution, Trustee, without demand on Trustor, shall sell said property or any part thereof at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announce- ment, in the event that any indebtedness secured hereby shall not have been fully satisfied by said sale. Trustee may give notice of sale of any property not pre- viously noticed for sale in the manner set forth above and sell the same in the manner set forth above.
- (15) Trustee shall date or to any purchase or deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as herein- after defined, may purchase at such sale.
- (16) After deducting all costs, fees and expenses of Trustee, including a reasonable fee for the attorney of Trustee, and of this Trust, including cost accrued of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with- out interest at ten per cent per annum, all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.
- (17) That Beneficiary, or his assignee, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed and acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, suc- ceed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where, or document or the number under which, this Deed of Trust is recorded, and the name and address of the new Trustee, if notice of default shall have been recorded, this power of substitution cannot be exercised until after the costs, fees and expenses of the then acting Trustee shall have been paid to such Trustee, who shall endorse receipt thereon upon such instrument, recording or otherwise.
- (18) The following covenants: Nos. 1, 2, 4, (Interest 10%) 5, 6, 8 and 9 of Nevada Revised Statutes 107.030, when not inconsistent with other covenants and provisions herein contained, are hereby adopted and made a part of this Deed of Trust.
- (19) The rights and remedies hereby granted shall not exclude any other rights or remedies granted by law, and all rights and remedies granted here- under or permitted by law shall be concurrent and cumulative. A violation of any of the covenants herein expressed expressly set forth shall have the same effect as the violation of any covenant herein adopted by reference.
- (20) It is expressly agreed that the trust created hereby is irrevocable by Trustor.
- (21) That this Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledgees, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.
- (22) That Trustee acquires this trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.
- (23) Trustor agrees to pay any deficiency arising from any cause after application of the proceeds of the sale held in accordance with the provisions of the covenants hereinabove adopted by reference.
- (24) 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 hereinafore set forth.

REQUEST FOR FULL RECONVEYANCE

TO TRUSTEE

The undersigned is the legal owner and holder of the note or notes, and of all other indebtedness secured by the foregoing Deed of Trust, said note or notes, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note or notes above mentioned, and all other evidence of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you under the same.

Dated

Please mail Deed of Trust, Note and Reconveyance to

Do not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.

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EXHIBIT "B"

TOWNSHIP 31 NORTH, RANGE 48 EAST, M.D.B.6M.

Section 23: Northeast Quarter (NE1/4)

EXCEPTING THEREFROM, all petroleum, oil, natural gas and products derived therefrom, within or underlying said land or that may be produced therefrom, and all rights thereto, as reserved by SOUTHERN PACIFIC LAND COMPANY in Deed to H.J. BUCHENAU and ELSIE BUCHENAU recorded September 24, 1951, in Book 24, of Deeds at page 168, Eureka County, Nevada.

It is mutually agreed between the Trustor and the Beneficiary that so long as no default exists in the terms of this Deed of Trust (and note secured by same) the Trustor may request, and the Beneficiary agrees to provide a Partial Reconveyance as set forth below:

For each principal reductions of \$2,000.00 plus accrued of the interest, the Beneficiary will release a 40 acre parcel of the herein described property.

The cost of the partial reconveyance's shall be borne by the Trustor.

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OFFICIAL RECORDS
RECORDED AT THE REQUEST OF
Con County Title
95 APR 28 PM 3:46
EUREKA COUNTY NEVADA
M.N. REBALCATTI, RECORDER
FILE NO. *800*
FEES *8.00*
157876

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