

Submitted for recordation by, and when recorded, return to:



National Trust and Savings Association  
Branch CONSUMER LOAN SERVICING #1324  
Address P O BOX 2240  
City BREA,  
State CA  
Zip 92622

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY and without liability for the consideration therefor; or as to the validity or sufficiency of said instrument or for the effect of such recording on the title of the property involved.

Loan # 20030-60432-2296998  
Reference# 010301-971891243230

M74911-A

Space above this line for Recorder's Use

**SHORT FORM DEED OF TRUST  
(EQUITY MAXIMIZER® ACCOUNT)**

This Deed of Trust is made on August 14, 1997 by CHRISTOPHER E. THORNE AND KATHLEEN J. THORNE, WHO ARE MARRIED TO EACH OTHER

(collectively and individually "Trustor"); Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America NT&SA, a national banking association ("Bank"). Trustee is a subsidiary of Bank. Any non-titleholder signs below as Trustor solely for the purpose of subjecting any community property interest in the property described below to this Deed of Trust. The words "I," "me," and "my" in this Deed of Trust refer to the Trustor, whether one or more.

Bank and I agree:

**1. Property Security.** For the purpose of securing the obligations described below, I irrevocably grant, convey, transfer and assign to Trustee, in trust with power of sale, the property located in DOUGLAS County, Nevada described as follows:

AMENDED LOT 20, BLOCK B, AS SHOWN ON THE OFFICIAL MAP OF KINGSBURY HEIGHTS SUBDIVISION FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 5, 1959, AS DOCUMENT NO. 14738, AS SET FORTH ON MAP RECORDED NOVEMBER 4, 1978 IN BOOK 1178 OF OFFICIAL RECORDS AT PAGE 480, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 27119 AS MORE PARTICULARLY DESCRIBED BELOW:

BEGINNING AT THE NORTHEAST CORNER OF LOT 20 WHICH IS THE TRUE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 48' 36" WEST A DISTANCE OF 161.86 FEET; THENCE SOUTH 05 DEGREES 36' 45" EAST A DISTANCE OF 50.99 FEET; THENCE ALONG A CURVE CONCAVE TO THE WEST WITH A CENTRAL ANGLE OF 05 DEGREES 46' 47" AND RADIUS OF 425.00 FEET AN ARC LENGTH OF 42.87 FEET; THENCE SOUTH 89 DEGREES 48' 36" EAST A DISTANCE OF 70.27 FEET; THENCE NORTH 78 DEGREES 10' 36" EAST A DISTANCE OF 81.86 FEET THENCE NORTH 00 DEGREES 11' 24" WEST A DISTANCE OF 76.00 FEET TO THE POINT OF BEGINNING.

with the street address: 189 HALL COURT, STATELINE, NV 89449 and with Parcel No. 07-234-23 and including all improvements and fixtures now or later erected on the property, and all easements, rights, appurtenances and fixtures now or later a part of or related to the above described property (collectively the "Property").

**2. This Deed of Trust secures:**

- All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated 08/14/97 and naming CHRISTOPHER E. THORNE AND KATHLEEN J. THORNE as borrowers, for a revolving line of credit account (the "Agreement"), as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 15,000.00, allows for repeated credit advances drawn against the Total Credit Commitment, and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment"); and
- Trustor's performance of each obligation in this Deed of Trust.

0419658

This Deed of Trust will not secure borrowers' obligations under the Agreement in excess of the Total Credit Commitment or Increased Credit Commitment, except for any amounts due to: (a) unpaid interest, or (b) expenses that Bank incurs because obligations of a borrower under the Agreement are not fulfilled (including without limitation, any advances that Bank makes to perform borrowers' duties to pay taxes, insurance, etc.).

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Maximizer Agreement and Disclosure secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in DOUGLAS County 12/23/96, as Instrument 403470 in Book/Reel 1296 and at Page/Image 3792 of the Official Records of the County Recorder of that county, (which provisions, identical in all counties, are printed on the following pages) hereby are adopted and incorporated herein and made a part hereof as though set forth at length; and I will observe and perform such provisions; and that the reference to Property, obligations, and parties in such provisions shall be construed to refer to the Property, obligations, and parties set forth in this Deed of Trust.

Trustor requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE under this Deed of Trust be mailed to Trustor at the Trustor's address shown below, or if no address is shown, then at the address of the Property.

Signature

Mailing Address for Notice:

Street

City and State

*Christopher E. Thorne*

CHRISTOPHER E. THORNE

P O BOX 2943 STATELINE, NV 89449

*Kathleen J. Thorne*

KATHLEEN J. THORNE

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF Douglas

On this 14 day of August, 1997, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state, Christopher E. Thorne and Kathleen J. Thorne

known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.



*[Signature]*  
Notary Public

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state,

known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Notary Public

0419658

BK0897PG3206

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 AUG 18 P3:18

LINDA SLATER  
RECORDER

\$ 9.00 PAID ka DEPUTY

0419658

BK0897PG3207