

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



National Trust and Savings Association
Branch NO. CALIFORNIA LOAN CENTER
Address 11080 WHITE ROCK RD
City RANCHO CORDOVA,
State CA
Zip 95670

Loan # 20030-60445-9656998

Reference# 010321-972801350530

97051893

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER® ACCOUNT)

This Deed of Trust is made on October 29, 1997 by
GEORGE L. YONANO AND E. LUCRETIA YONANO, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

[Handwritten Signature]
Zephyr

with the street address: 613 HILLCREST ROAD, ZEPHYR COVE, NV 89448 and with Parcel No. 05-193-39 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 10/29/97 and naming E. LUCRETIA YONANO AND GEORGE L. YONANO 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 \$ 215,000.00, 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.

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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

E. Lucretia Yonano
E. LUCRETIA YONANO
George L. Yonano
GEORGE L. YONANO

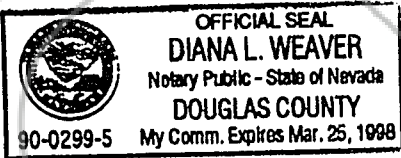
613 HILLCREST RD ZEPHYRUS COVE, NV 89448
Zephyr

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF Douglas

On this 30 day of October, 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, E. Lucretia Yonano / George L. Yonano

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

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EXHIBIT "A"

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 5, Block D, as shown on map of Zephyr Heights No. 4, Subdivision filed in the office of the County Recorder of Douglas County, Nevada, on June 7, 1955, as Document No. 10441.

Excepting therefrom all that portion of said lot conveyed to Howard A. Siegel, et ux in Deed recorded August 4, 1978 in Book 878 at Page 353, Official Records of Douglas County, State of Nevada, as Document No. 23679. Rights to use said land for ingress and egress are retained to benefit Lot 5 in said Deed.

Also excepting therefrom all that portion of said lot conveyed to Howard A. Siegel, et ux in Deed recorded August 4, 1978, in Book 878 at Page 355, Official Records of Douglas County, State of Nevada, as Document No. 23680.

Together with an easement for ingress and egress as set forth in that Grant of Easement made by Howard A. Siegel, et ux, in favor of Ned Bruen, said Grant recorded August 4, 1978 in Book 878, at Page 347, Official Records of Douglas County, State of Nevada, as Document No. 23676.

TOGETHER with an easement ten feet in width for ingress and egress over the Westerly ten feet of the Easterly 42.83 feet of Lot 4 in said Block D.

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'97 NOV -5 P3:20

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LINDA SLATER
RECORDER
\$9.00 PAID *kg* DEPUTY