

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



National Trust and Savings Association  
Branch CONSUMER LOAN SERVICING  
Address P O BOX 2240  
City BREAS  
State CA  
Zip 92622

Loan #: 20030604727049001

Reference # 010321-980301736540

M 76181 CEP

Space above this line for Recorder's Use

### SHORT FORM DEED OF TRUST

This Deed of Trust is made on March 26, 1998 by MICHAEL BUFFO AND RENEE A. BUFFO, 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:

with the street address: 1304 FOOTHILL ROAD, GARDNERVILLE, NV 89410  
and with Parcel No. 19-042-34 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").

This Deed of Trust secures (a) all of the obligations of the borrowers under the Disclosure and Loan Agreement dated 03/26/98, and naming MICHAEL BUFFO AND RENEE A. BUFFO

as borrowers, in the original principal sum of \$ 146,000.00 with interest thereon, as well as any modifications, extensions and renewals thereof (collectively, the "Loan Agreement"), (b) the repayment of all other sums, with interest thereon, advanced in accordance with this Deed of Trust, and (c) the performance of each obligation in this Deed of Trust.

**2. Payment of Principal and Interest.** I will pay or cause to be paid all obligations evidenced by the Loan Agreement as provided therein.

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Loan Agreement secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in \_\_\_\_\_

DOUGLAS County 12/23/96, as Instrument No. 403470 in Book/Reel 1296 and at Page/Image 3792 of Official Records of 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 Notices:  
Street City and State

Michael Buffo  
MICHAEL BUFFO  
Renee A. Buffo  
RENEE A. BUFFO

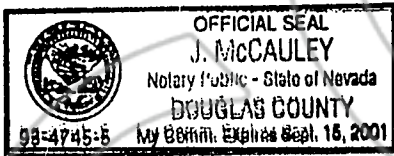
PO BOX 4821 STATELINE, NV 89449

GENERAL ACKNOWLEDGMENT

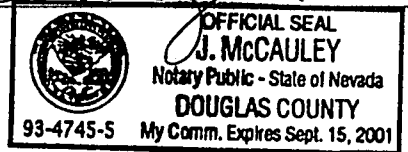
State of Nevada  
County of Douglas

On this 27th day of MARCH, 1998, 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, MICHAEL BUFFO & RENEE A. BUFFO

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.



J. McCauley  
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

0436412

BK0498PG0185

# EXHIBIT "A"

## PARCEL 1:

Parcel No. 1 as set forth on the Record of Survey for Denton A. Fricke and Beverly L. Fricke, being a portion of the Southwest 1/4 of the Northwest 1/4 of Section 3, Township 12 North, Range 19 East, M.D.B. & M., filed for record June 8, 1984 in Book 684, Page 797, Document No. 101945, Official Records of Douglas County, State of Nevada. Together with the following described property:

Commencing at the Southwest corner of Parcel 1, as shown on aforesaid Record of Survey which point is the TRUE POINT OF BEGINNING; thence along the Westerly line of said Parcel 1 North 00° 12' 00" East a distance of 100.00 feet; thence leaving said line; North 89° 50' 10" West a distance of 30.00 feet; thence South 00° 12' 00" West a distance of 100.00 feet to the Southerly line of the aforesaid Fairchild property; thence South 89° 50' 10" East a distance of 30.00 feet to the TRUE POINT OF BEGINNING.

## PARCEL 2:

TOGETHER WITH an easement for ingress, egress and public utilities over the Northerly 11 feet of Parcel 2 as shown on Record of Survey recorded June 8, 1984 in Book 684, Page 797, Document No. 101945, Official Records of Douglas County, State of Nevada.

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

'98 APR -1 P3:45

0436412

BK0498PG0186

LINDA SLATER  
RECORDER  
\$2.00 PAID *AL* DEPUTY