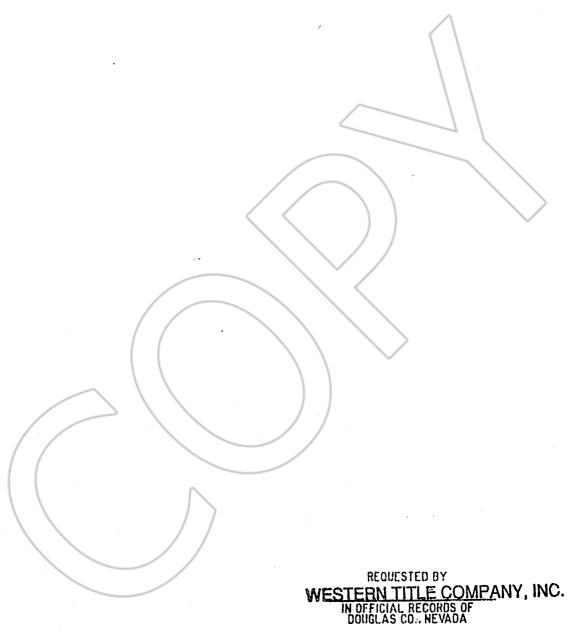
Submitted for recordation by, and when record return to:	ded,   
Bank of America	
National Trust and Savings Association Branch CONSUMER LOAN SERVICING Address P O BOX 2240 City BREA, State CA Zip 92622	THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY and without liability for the consideration therefor; 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 # 20030-60480-4677050	
Reference# 010321-981041852150	
M76471-T	Space above this line for Recorder's Use
	JITY MAXIMIZER® ACCOUNT)
This Deed of Trust is made on <b>April 2</b> STEVE M. HEARN AND JULIE D. HEARN, W	7, 1998 by HO ARE MARRIED TO EACH OTHER
n national banking association ("Bank"). Truste or the purpose of subjecting any community	ble Deed Company ("Trustee"); and the beneficiary, Bank of America NT&SA, be is a subsidiary of Bank. Any non-titleholder signs below as Trustor solely property interest in the property described below to this Deed of Trust. The Trust refer to the Trustor, whether one or more.
Bank and I agree:  I. Property Security. For the purpose ransfer and assign to Trustee, in trust with property, Nevada described as follows:	of securing the obligations described below, I irrevocably grant, convey, power of sale, the property located in <u>DOUGLAS</u>
LOT 8, IN BLOCK D, AS SHOWN ON THE FINAL MA 1B, FILED FOR RECORD IN THE OFFICE OF THE DOUG JUNE 2, 1995 IN BOOK 695, PAGE 389, AS DOCUM	SLAS COUNTY RECORDER ON MENT NO. 363386.
vith the street address: <u>885 MEADOW VISTA</u> lo. <u>13-333-11</u> and included and inclu	A DRIVE, CARSON CITY, NV 89705  ding all improvements and fixtures now or later erected on the property, and tures now or later a part of or related to the above described property
<ul> <li>This Deed of Trust secures:</li> <li>All obligations of the borrowers in the and naming _ STEVE M. HEARN AND JI</li> </ul>	Equity Maximizer Agreement and Disclosure, dated 04/27/98  ULIE D. HEARN
drawn against the Total Credit Commit	as borrowers, for a revolving line of credit account (the ations and renewals of the Agreement. The Agreement provides for a Total Agreement) of \$ 10,000.00 , allows for repeated credit advances ment, and provides for a variable interest rate. By mutual agreement, Bank ent ("Increased Credit Commitment"); and in this Deed of Trust.
LS-873-1-NV/0001 12-96	Page 1 of 2 438752

BK0598PG0268

This Deed of Trust will not secure borrowers' obligations under to or Increased Credit Commitment, except for any amounts due to because obligations of a borrower under the Agreement are not Bank makes to perform borrowers' duties to pay taxes, insurance,	o: (a) unpaid interest, or (b) expenses that Bank incurs fulfilled (including without limitation, any advances that
To Protect the Security of this Deed of Trust, I Agree and the Equity Maximizer Agreement and Disclosure secured here deed of trust recorded in DOUGLAS	ee: By the execution and delivery of this Deed of Trust by, that provisions (3) to (20), inclusive of the fictitious County 12/23/96
Records of the County Recorder of that county, (which provisions pages) hereby are adopted and incorporated herein and made a observe and perform such provisions; and that the reference to be construed to refer to the Property, obligations, and parties set	and at Page/Image 3796 of the Official s, identical in all counties, are printed on the following part hereof as though set forth at length; and I will Property, obligations, and parties in such provisions shall
Trustor requests that a copy of ANY NOTICE OF DEFAULT AND A to Trustor at the Trustor's address shown below, or if no address	NY NOTICE OF SALE under this Deed of Trust be mailed is shown, then at the address of the Property.
Signature Mary	Mailing Address for Notice: Street City and State
STEVE M. HEARN Jean	885 MEADOW VISTA DR CARSON CITY, NV 89705
JULIE D. HEARN	
GENERAL ACKNOW	LEDGMENT
STATE OF NEVADA	
COUNTY OF Carson City	_
On this 27th day of 10th before me, a Notary Public (or judge or other authorized person, 51cm Mean	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 ases and purposes therein mentioned.
OFFICIAL SEAL	Joien M. Hurlis
KAREN M. HURLES Notary Public - State of Nevada Notary Public - State of Nevada	DIIC
93-3517-3 My Comm. Expires Mar. 27, 2001	
GENERAL ACKNOW	LEDGMENT
STATE OF NEVADA COUNTY OF	
On this day of	
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.
M-1 B.	http
Notary Pu	438752



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LINDA SLATER RECORDER **Z**DEPUTY