

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

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

Loan #: 20030604817219001

Reference # 010321-980901129450

202956 MLP

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on May 4, 1998 by RICHARD L. KNIEPER AND SUE ELLEN KNIEPER AND LORI A. PUCHALSKI AS TRUSTEE FOR THE TRUST OF RICHARD L. KNIEPER AND SUE ELLEN KNIEPER, DATED JANUARY 31, 1996

(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:

LOT 46, BLOCK F, AS SET FORTH ON THE OFFICIAL PLAT OF MISSION HOT SPRINGS UNIT NO. 1, FILED IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA ON JULY 1, 1987, IN BOOK 787, PAGE 001, DOCUMENT NO. 157492 OF OFFICIAL RECORDS.

with the street address: 1305 SOUTH SANTA BARBARA, MINDEN, NV 89423
and with Parcel No. 21-040-15 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 05/04/98 and naming RICHARD L. KNIEPER AND SUE ELLEN KNIEPER

as borrowers, in the original principal sum of \$ 115,000.00 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 _____, as

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

Richard L. Knieper Trustee

RICHARD L. KNEPER, AS TRUSTEE OF THE TRUST OF RICHARD L. KNEPER AND SUE ELLEN KNEPER DATED JANUARY 31, 1996

1305 SANTA BARBARA DRIVE S MINDEN, NV 89423

Sue Ellen Knieper Trustee

SUE ELLEN KNEPER, AS TRUSTEE OF THE TRUST OF RICHARD L. KNEPER AND SUE ELLEN KNEPER DATED JANUARY 31, 1996

Lori A. Puchalski Trustee

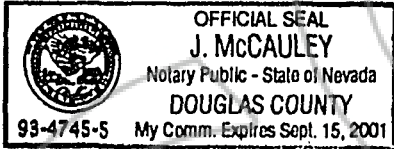
LORI A. PUCHALSKI, AS TRUSTEE OF THE TRUST OF RICHARD L. KNEPER AND SUE ELLEN KNEPER DATED JANUARY 31, 1996

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Douglas

On this 04 MAY 1998 day of MAY, 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, RICHARD L. KNEPER AND SUE ELLEN KNEPER

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

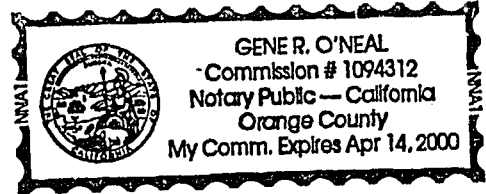
GENERAL ACKNOWLEDGMENT

State of ~~Nevada~~ CALIFORNIA
County of ORANGE

On this 5 TH day of MAY, 1998, personally appeared before me, a Notary Public ~~for judge or other authorized person, as the case may be~~ in, and for said County and state, LORI ANN PUCHALSKI

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.

Gene R. O'Neal
Notary Public



3. The undersigned states that the following names trustee(s) is (are) fully empowered to act with respect to the Trust and is (are) properly exercising authority under the Trust in negotiating, contracting for, and executing the required loan documents, and that not trustee(s) or other person other than the following named trustees are necessary under the Trust to sign such documents.

Trustee(s) authorized and required to sign loan documents:

LORI A. PUCHALSKI
SUE ELLEN KNIEPER

RICHARD L. KNIEPER

4. The power of the Trustee (s) includes:

INITIAL
HEB
[Handwritten initials]

(a) the power to sell, convey and exchange YES NO

(b) the power to borrow money and encumber the trust property with a security instrument YES NO

5. To the best of the knowledge of the undersigned, there are no claims, challenges of any kind or causes of action claimed or alleged contesting or questioning the validity of the Trust or the authority of the Trustee to act for the Trust.

6. No act, event or condition has occurred which would cause the representations in this Certification of Trust to be incorrect, incomplete or misleading.

7. The undersigned agrees to inform Lender immediately upon any change in the trustee(s) or any other change which would cause any of the representations made in this Certification of Trust to be incorrect, incomplete or misleading.

This Certification of Trust is being signed by all current trustees and being delivered to the Lender with the intent that the Lender will rely upon the statements made. If any part of or all of this Certification of Trust has been completed by the lender, it has been done so at the direction of the undersigned, who has read and confirmed the accuracy and completeness of each representation made.

Each of the undersigned declares that the foregoing is true and correct.

Richard L. Knieper
Signature of Trustee

5/4/98 Carson City, NV.
Date and place signed

Richard L. Knieper
Typed/printed name of Trustee

[Handwritten Signature]
Signature of Trustee

5/4/98 Carson City, NV
Date and place signed

Sue Ellen Knieper
Typed/printed name of Trustee

[Handwritten Signature]
Signature of Trustee

5-5-98 LakeForest, CA
Date and place signed

Lori A. Puchalski
Typed/printed name of Trustee

[Handwritten Signature]
Signature of Trustee

[Blank]
Date and place signed

[Blank]
Typed/printed name of Trustee

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

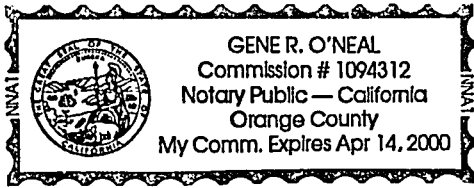
State of CALIFORNIA

County of ORANGE

On MAY 5, 1998 before me, GENE R. O'NEAL, Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared LORI ANN PUCHALSKI
Name(s) of Signer(s)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Gene R. O'Neal
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: CERTIFICATION OF TRUST

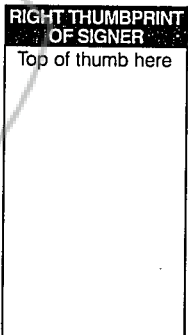
Document Date: 1/31/96 Number of Pages: 3

Signer(s) Other Than Named Above: RICHARD L. KNIEPER / SUE ELLEN KNIEPER

Capacity(ies) Claimed by Signer(s)

Signer's Name: Lori Ann Puchalski

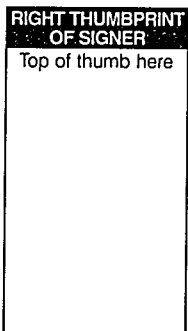
- Individual
- Corporate Officer
- Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

Signer's Name: _____

- Individual
- Corporate Officer
- Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

0439303 BK0598PG1806

Certification of Trust

To: Bank of America
(Name of Lender)

Type of Credit Applied For: (check as applicable)

- Loan
- Line
- Secured by real estate
- Secured by personal property
- Not secured

Property address (if applicable): **1305 SANTA BARBARA ST
MINDEN, NV 89423**

DR.
INITIAL
HERE
[Handwritten Signature]

The undersigned trustee(s) (whether one or more, herein called the "undersigned") certifies to the Lender the existence of the following described trust ("Trust") and confirms and declares under penalty of perjury the following facts:

1. Name of Trust (or other identifier): **TRUST OF RICHARD L. KNIEPER AND SUE ELLEN KNIEPER**

Name of settlor(s) (i.e., persons establishing the Trust):
RICHARD L. KNIEPER SUE ELLEN KNIEPER

Date of Trust agreement: **01/31/96**

Are there any amendments to the Trust Agreement? Yes No

If "yes", please list dates of all amendments:
05/16/96

List names of all current trustees:
**RICHARD L. KNIEPER SUE ELLEN KNIEPER
LORI A. PUCHALSKI**

List addresses of all current trustees:
1305 SANTA BARBARA ST MINDEN, NV 89423 24961 EL CABALLO LAKE FORREST, CA 92630

Is the trust revocable or irrevocable? **REVOCABLE**

If it is "revocable", who has the power to revoke it?
RICHARD L. KNIEPER AND SUE ELLEN KNIEPER

If it may be modified or amended, who has the power to modify or amend it?
RICHARD L. KNIEPER AND SUE ELLEN KNIEPER

Trust Identification No.: (Social Security # or Employer Tax I.D. #): **██████████ 5605**

2. The undersigned declares that the Trust is in existence and has not been revoked, terminated or otherwise amended, nor has any act, event or condition occurred either with the passing of time or the giving of notice, or both, which would result in the revocation, termination or amendment of the Trust.

NOTARY ACKNOWLEDGMENT

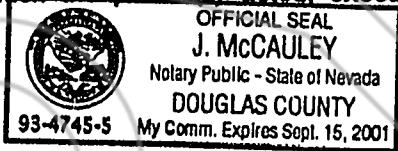
State of NEVADA }
County of DOUGLAS } ss:

On 04 May 1998 before me,
J. MCCAULEY

(a Notary Public in and for the State of NEVADA),
personally appeared RICHARD KNIEPER AND SUE E. KNIEPER

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is / are subscribed to the within instrument and acknowledged to me that he / she / they executed the same in his / her / their authorized capacity(ies), and that by his / her / their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



J. McCauley
Signature

(space above for official notarial seal)

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DOCUMENT AND SIGNATURE REQUIREMENTS

Indicate whose signature will be required on each document shown below, and in what capacity they will be signing ("I" for individual, "T" for trustee, check both if applicable).

DEED OF TRUST

NOTICE OF RIGHT TO CANCEL

NOTE/FEDERAL TRUTH IN LENDING DISCLOSURE & LOAN/LINE AGREEMENT AND RIDERS

APPLICATION

CREDIT INSURANCE APPLICATION

CERTIFICATION OF TRUST

TRUST ADDENDUM

OTHER

Document: _____

Signed by: _____ as _____

_____ as _____

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BRANCH INSTRUCTIONS FOR SUBORDINATION

1. Have the customer sign and date the subordination agreement exactly as printed.
2. Notarize all customer signatures on the subordination agreement.
3. Copy the signed and notarized subordination agreement twice, give one copy to the customer and return one with the signed loan documents to the loan center.
4. Return the original signed and notarized subordination agreement to funding department #1255 with all signed documents.

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 MAY 11 AM 11:38

0439303

BK0598PG1810

LINDA SLATER
RECORDER
\$14⁰⁰ PAID DEPUTY