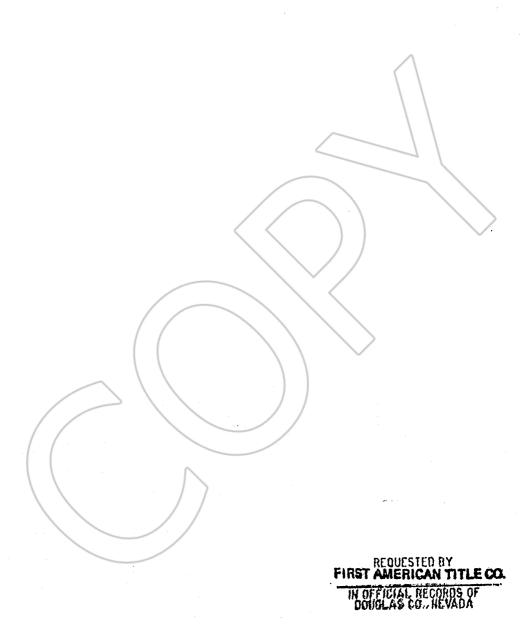
Submitted for recordation by, and when recorreturn to:	ded,	
Bank of America		
National Trust and Savings Association Branch CONSUMER LOAN SERVICING Address P O BOX 2240 City BREA, State CA Zip 92622		
Loan # 20030-60512-9396998		\ \
Reference# 010321-982460930490	İ	\ \
204142 MLP		Space above this line for Recorder's Use
	T FORM DEED OF TRI	JST
This Deed of Trust is made on <u>Septem</u> <u>CHARLES E. RAFFETY, AN UNMARRIED PER</u>	ber 10, 1998 byby	
On Miles E. Will Elly Mile Only Millies I Ele	OON	
(collectively and individually "Trustor"); Equita a national banking association ("Bank"). Trusto for the purpose of subjecting any community words "I," "me," and "my" in this Deed of	ble Deed Company ("Trustee"); and ee is a subsidiary of Bank. Any nor property interest in the property de Trust refer to the Trustor, whether	the beneficiary, Bank of America NT&SA, i-titleholder signs below as Trustor solely escribed below to this Deed of Trust. The one or more.
Bank and I agree: 1. Property Security. For the purpose transfer and assign to Trustee, in trust with County, Nevada described as follows:	of securing the obligations descr power of sale, the property located	ibed below, 1 irrevocably grant, convey, in DOUGLAS
LOT 209, AS SHOWN ON THE MAP OF SKYLAND S OF THE COUNTY RECORDER OF DOUGLAS COUNTY, N DOCUMENT NO. 156353.	EVADA ON FEBRUARY 24, 1960, AS	
with the street address: <u>98 PONDEROSA DRIV</u> No. <u>05-052-16</u> and inclual easements, rights, appurtenances and fix	ding all improvements and fixtures	and with Parcel now or later erected on the property, and
(collectively the "Property").	tures now or rater a part of or	refaced to the above described property
 This Deed of Trust secures: All obligations of the borrowers in the and naming <u>CHARLES E. RAFFETY</u> 		
credit commitment (as defined in the	ations and renewals of the Agreen Agreement) of \$ 99,000.00 tment, and provides for a variable ent ("Increased Credit Commitment"	a revolving line of credit account (the nent. The Agreement provides for a Total, allows for repeated credit advances interest rate. By mutual agreement, Bank); and 0449728
CLS-873-1-NV/0001 12-96	Page 1 of 2	

BK0998PG3641

or Increased Credit Commitment, except for any amounts	under the Agreement in excess of the Total Credit Commitment due to: (a) unpaid interest, or (b) expenses that Bank incurs are not fulfilled (including without limitation, any advances that surance, etc.).
deed of trust recorded in DOUGLAS as Instrument 403471 in Book/Reel 1296 Records of the County Recorder of that county, (which propages) hereby are adopted and incorporated herein and in	ovisions, identical in all counties, are printed on the following made a part hereof as though set forth at length; and I will be to Property, obligations, and parties in such provisions shall
Trustor requests that a copy of ANY NOTICE OF DEFAULT to Trustor at the Trustor's address shown below, or if no	AND ANY NOTICE OF SALE under this Deed of Trust be mailed address is shown, then at the address of the Property.
Signature CHARLES E. RAFFETY	Mailing Address for Notice: Street City and State 98 PONDEROSA ST ZEPHER COVE, NV 89448
STATE OF NEVADA COUNTY OF CARSON On this //th day of September before me, a Notary Public (or judge of other authorized p	A country and for the uses and purposes therein mentioned.
OFFICIAL SEAL	tary Public
LYON COUNTY 96-5360-12 My Comm. Expires Nov. 15, 2000	KNOWLEDGMENT
STATE OF NEVADA COUNTY OF	
On this day of before me, a Notary Public (or judge or other authorized p	, personally appeared erson, as the case may be) in, and for said County and state,
known (or proved) to me to be the person described in an me that he/she/they executed the same freely and voluntar	d who executed the foregoing instrument, who acknowledged to rily and for the uses and purposes therein mentioned.
•	tary Public 0449728
, rage	BK0998PG3642



0449728 BK0998PG3643 LINDA SLATER
RECORDER
S PAID DEPUTY

'98 SEP 18 All :22