

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 BREA

State CA

Zip 92822

Loan #: 20030605238459001

Reference # 010321-982741500410

9805227748

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on October 26, 1998 by MICHAEL A. LANDENBERGER AND JULIE H. LANDENBERGER, 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: 2735 CLAPHAM LANE, MINDEN, NV 89423 and with Parcel No. 21-170-52 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 10/26/98, and naming MICHAEL A. LANDENBERGER AND JULIE H. LANDENBERGER

as borrowers, in the original principal sum of \$ 142,000.00 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.

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BK 1198PG0634

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 A. Landenberger
MICHAEL A. LANDENBERGER

P.O. BOX 715 CARSON CITY, NV 89702

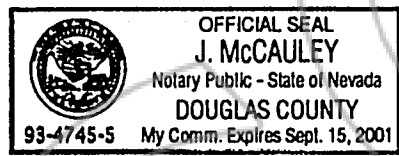
Julie H. Landenberger
JULIE H. LANDENBERGER

GENERAL ACKNOWLEDGMENT

State of Nevada
County of DOUGLAS

On this 27th day of OCTOBER, 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 A LANDENBERGER AND JULIE H. LANDENBERGER

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

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EXHIBIT "A"

Situated in the southwest 1/4 of the Northwest 1/4 of Section 34, Township 14 North, Range 20 East, M.D.B.&M., described as follows:

Parcel No. 3, as set forth on Parcel Map for Dennis Pimley, et al, recorded March 26, 1986, in Book 386, Page 2258, document No. 132685, of Official Records and Certificate of Amendment filed April 30, 1986, in Book 486, Page 2839, as Document No. 134158, of Official Records.

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV -3 P3:38

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BK 1198PG0636

LINDA SLATER
RECORDER
\$ 9.00 PAID *AL* DEPUTY