

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 #: 20030605332329001

Reference # 010321-982751333510

20456/mlp

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on November 19, 1998 by WERNER W. CHRISTEN AND JODY P. CHRISTEN, 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:

LOT 837, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, AT PAGE 676, AS FILE NO. 72456.

with the street address: 1432 SALLY LANE, GARDNERVILLE, NV 89410
and with Parcel No. 29-355-04 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 11/19/98, and naming WERNER W. CHRISTEN AND JODY P. CHRISTEN

as borrowers, in the original principal sum of \$ 130,000.00 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.

0454969
BK1198PG5926

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

WERNER W. CHRISTEN

1432 SALLY LN GARDNERVILLE, NV 89410

JODY P. CHRISTEN

GENERAL ACKNOWLEDGMENT

State of Nevada
County of Douglas

On this 19 day of November 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, Werner W Christen

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.

Mary McKenzie
Notary Public

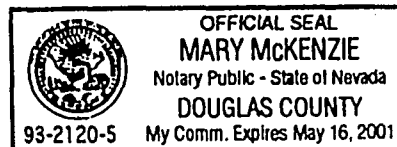
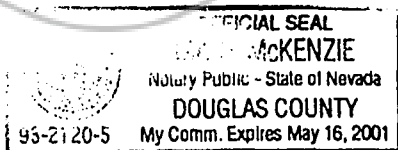
GENERAL ACKNOWLEDGMENT

State of Nevada
County of Douglas

On this 19 day of November 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, Jody P Christen

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.

Mary McKenzie
Notary Public



0454969

BK 1198PG5927

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 NOV 24 P3:30

0454969

LINDA SLATER
RECORDER

BK 1198PG5928

\$ 950 PAID 12 DEPUTY