

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



National Trust and Savings Association
Branch CONSUMER LOAN SERVICING
Address P O BOX 2240
City BREA,
State CA
Zip 92822

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

FIRST AMERICAN TITLE CO.

Loan # 20030-60538-6296998
Reference# 010321-983231113500

M98

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER® ACCOUNT)

This Deed of Trust is made on December 8, 1998 by SUSAN K. GOODWIN, AN UNMARRIED PERSON

(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: 1491 DOUGLAS AVENUE, GARDNERVILLE, NV 89410 and with Parcel No. 25-620-23 1320-32-716-007 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").

2. **This Deed of Trust secures:**

- All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated 12/08/98 and naming SUSAN K. GOODWIN

as borrowers, for a revolving line of credit account (the "Agreement"), as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 8,000.00, allows for repeated credit advances drawn against the Total Credit Commitment, and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment"); and

- Trustor's performance of each obligation in this Deed of Trust.

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This Deed of Trust will not secure borrowers' obligations under the Agreement in excess of the Total Credit Commitment or Increased Credit Commitment, except for any amounts due to: (a) unpaid interest, or (b) expenses that Bank incurs because obligations of a borrower under the Agreement are not fulfilled (including without limitation, any advances that Bank makes to perform borrowers' duties to pay taxes, insurance, etc.).

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Maximizer Agreement and Disclosure secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in DOUGLAS County 12/23/96, as Instrument 403471 in Book/Reel 1296 and at Page/Image 3796 of the Official Records of the 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
Susan K. Goodwin
SUSAN K. GOODWIN

Mailing Address for Notice:
Street _____
City and State _____
1491 DOUGLAS AVENUE GARDNERVILLE, NV 89410

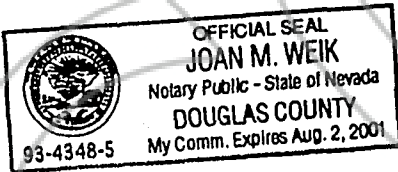
GENERAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF DOUGLAS

On this 8th day of DEC., 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,

SUSAN K. GOODWIN

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.



Joan M. Weik
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"

ALL THAT PORTION OF LOTS 6, 7 AND 8 AS SHOWN ON THE MAP OF SPRINGLANE, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD OCTOBER 8, 1987 IN BOOK 1097 AT PAGE 1066 AS DOCUMENT NO. 163997 OF OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 7 AS SHOWN ON SAID MAP,

EXCEPTING THEREFROM AREA 7-A WHICH IS THAT PORTION OF LOT 7 DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 7 AS SHOWN ON AFORESAID MAP; THENCE ALONG THE WEST LINE OF SAID LOT 7 SOUTH 45°02'19" WEST, A DISTANCE OF 0.82 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 45°02'19" WEST, A DISTANCE OF 19.18 FEET; THENCE SOUTH 33°00'00" WEST A DISTANCE OF 34.00 FEET; THENCE SOUTH 57°00'00" EAST, A DISTANCE OF 4.00 FEET; THENCE LEAVING SAID WEST LINE NORTH 33°00'00" EAST, A DISTANCE OF 52.76 FEET TO THE TRUE POINT OF BEGINNING.

TOGETHER WITH AREA B-A WHICH IS ALL THAT PORTION OF LOT 8 DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 8 AS SHOWN ON AFORESAID MAP WHICH POINT IS THE TRUE POINT OF BEGINNING; THENCE SOUTH 44°57'41" EAST ALONG THE NORTH LINE OF SAID LOT 8, A DISTANCE OF 4.00 FEET; THENCE LEAVING SAID NORTH LINE SOUTH 45°02'19" WEST, A DISTANCE OF 22.09 FEET; THENCE SOUTH 47°30'00" WEST, A DISTANCE OF 48.97 FEET TO THE SOUTH LINE NORTH 33°30'00" WEST, A DISTANCE OF 0.36 FEET; THENCE ALONG THE WEST LINE OF SAID LOT 8 NORTH 30°23'34" EAST, A DISTANCE OF 12.38 FEET; THENCE NORTH 47°30'00" EAST, A DISTANCE OF 22.00 FEET TO THE TRUE POINT OF BEGINNING.

TOGETHER WITH AREA 6-B WHICH IS ALL THAT PORTION OF LOT 6 DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 6 AS SHOWN ON AFORESAID MAP; THENCE SOUTH 89°42'48" EAST ALONG THE NORTH LINE OF SAID LOT, A DISTANCE OF 25.22 FEET; THENCE SOUTH 44°57'41" EAST, A DISTANCE OF 40.00 FEET TO THE NORTHEAST CORNER OF SAID LOT; THENCE ALONG THE EAST LINE OF SAID LOT THE FOLLOWING COURSES AND DISTANCES; SOUTH 45°02'19" WEST, A DISTANCE OF 20.00 FEET; THENCE SOUTH 33°00'00" WEST, A DISTANCE 34.00 FEET; THENCE SOUTH 57°00'00" EAST, A DISTANCE OF 4.00 FEET; THENCE SOUTH 27°52'52" WEST, A DISTANCE OF 13.87 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 42°30'00" EAST, A DISTANCE OF 4.00 FEET; THENCE SOUTH 47°30'00" WEST, A DISTANCE OF 25.00 FEET TO THE SOUTH LINE OF SAID LOT 6; THENCE NORTH 38°09'44" WEST ALONG THE SOUTH LINE, A DISTANCE OF 4.01 FEET; THENCE LEAVING SAID SOUTH LINE NORTH 47°30'00" EAST, A DISTANCE OF 24.70 FEET TO THE TRUE POINT OF BEGINNING.

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BK 1298PG3150

REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 DEC 11 P3:32

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LINDA SLATER
RECORDER

BK 1298 PG 3151

\$10.00 PAID *KZ* DEPUTY