

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



National Trust and Savings Association
Branch POST CLOSING REVIEW #1255
Address P.O. BOX 2314
City RANCHO CORDOVA,
State CA
Zip 95741

Loan # 20030-60583-8156998

Reference# 010321-991341102510

991804515

99051099 LCP

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER® ACCOUNT)

This Deed of Trust is made on June 4, 1999 by
FRANK LOUIS HETZEL AND BARBARA J. HETZEL, AS TRUSTOR(S) AND TRUSTEE(S)
OF THE FRANK AND BARBARA HETZEL FAMILY TRUST DATED OCTOBER 4, 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:

PARCEL 8-B, AS SET FORTH ON PARCEL MAP NO. 2 FOR K.W. EMERSON, INC., FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON FEBRUARY 27, 1990 IN BOOK 290 PAGE 3907, DOCUMENT NO. 220873 OF OFFICIAL RECORDS.

with the street address: 1867 BORDA WAY, GARDNERVILLE, NV 89410 and with Parcel No. 23-473-04 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").

2. This Deed of Trust secures:

- All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated 06/04/99 and naming FRANK LOUIS HETZEL AND BARBARA J. HETZEL 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 \$ 200,000.00, 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.

0470624

BK0699PG4041

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

Mailing Address for Notice:
Street City and State

[Signature]
FRANK LOUIS HETZELL, AS TRUSTEE OF THE FRANK AND BARBARA HETZEL FAMILY TRUST, DATED OCTOBER 4, 1996

1867 BORDA WAY GARDNERVILLE, NV 89410

[Signature]
BARBARA J. HETZELL, AS TRUSTEE OF THE FRANK AND BARBARA HETZEL FAMILY TRUST, DATED OCTOBER 4, 1996

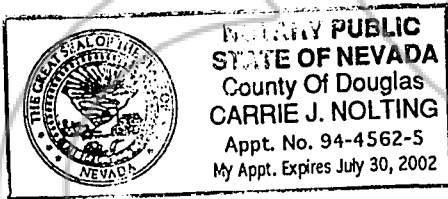
GENERAL ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF DOUGLAS

On this 17th day of JUNE, 1999, 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,

FRANK LOUIS HETZELL
BARBARA J. HETZELL

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.



[Signature]
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

0470624

BK0699PG4042

REQUESTED BY

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

'99 JUN 18 P3:10

LINDA SLATER
RECORDER

\$ 9.00 PAID to DEPUTY

0470624

BK0699PG4043