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

Bank of America

Branch

POST CLOSING REVIEW #1255

Address

P.O. BOX 2314

City

RANCHO CORDOVA

State

CA

Zip

95741

Loan #:

20030605927419001

Reference # 010321-991801404460

9905/323

Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on **September 3, 1999** by KATHLEEN E. GRAF, AS TRUSTEE OF THE KATHLEEN ELAINE GRAF TRUST AGREEMENT DATED MAY 17, 1973, AS AMENDED

(collectively and individually "Trustor"); Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America, N.A. ("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 2 OF PARCEL MAP NO. 2 FOR STONEGATE, A LIMITED PARTNERSHIP, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER FOR THE STATE OF NEVADA, ON JANUARY 12, 1989, IN BOOK 189, AT PAGE 1488, AS DOCUMENT NO. 194324.

This document is recorded as an ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property involved.

with the street address: 1682 MACKLAND AVENUE, MINDEN, NV 89423
and with Parcel No. 1320-31-501-003 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 09/03/99 , and naming KATHLEEN E. GRAF

as borrowers, in the original principal sum of \$ 69,334.47 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.

CLS-874-1-NV/0002 4-99

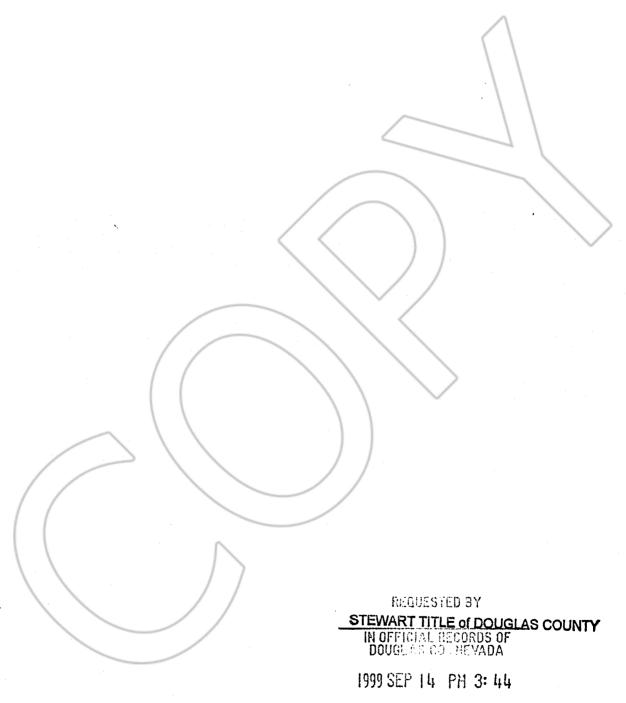
Page 1 of 2

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To Protect the Security of this Deed of Trust, I Agree: Agreement secured hereby, that provisions (3) to (20), inclusive of t	
DOUGLAS	County 07/13/99 , as
Instrument No. 472369 in Book/Reel County Recorder of that county, (which provisions, identical in all co incorporated herein and made a part hereof as though set forth at le reference to Property, obligations, and parties in such provisions sh set forth in this Deed of Trust.	ength; and I will observe and perform such provisions; and that the
Trustor requests that a copy of ANY NOTICE OF DEFAULT AND ANY the Trustor's address shown below, or if no address is shown, then a	
Signature	Mailing Address for Notices: Street City and State
Late E. C.R. TIEF	
KATHLEEN E. GRAF, AS TRUSTEE OF THE KATHLEEN ELAINE GRAF TRUST AGREEMENT DATED MAY 17, 1973	P.O. BOX 218 ZEPHYR COVE, NV 89448
/	
GENERAL ACKN	OWLEDGMENT
State of Nevada	
County of waspac	
on this 3 day of Schember Defore me, a Notary Public (or judge) or other authorized person Kachheen E. Greef.	n, as the case may be) in, and for said County and state,
known (or proved) to me to be the person described in and w	the evented the foregoing instrument, who seknowledged to
me that he/she/they executed the same freely and voluntarily	
OFFICIAL SEAL STEVE RAY RUSSELL NOTATI	4-12/20
Notary Public - State of Nevada WASHOE COUNTY	y Public)
96-5538-2 My Comm. Expires Dec. 3, 2000 GENERAL ACKN	OWLEDGMENT
State of Nevada County of	
On this day of	, personally appeared n, as the case may be) in, and for said County and state,
known (or proved) to me to be the person described in and w me that he/she/they executed the same freely and voluntarily	
Notar	y Public

0476568

CLS-874-2-NV/0002 4-99



0476568 BK 0999PG 2589 LINDA SLATER RECORDER

\$ 9.00 PAID DEPUTY