

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

ACCOMMODATION ONLY
NO LIABILITY ASSUMED



Bank of America

Branch P.C.R. #1255
Address P.O. Box 2314
City RANCHO CORDOVA
State CA
Zip 95670
APN: 03-171-26
Loan # 02500164007906998
001801122
Reference # 010102-000322123050

000500305

Space above this line for Recorder's Use

**SHORT FORM DEED OF TRUST
(EQUITY MAXIMIZER® ACCOUNT)**

This Deed of Trust is made on MARCH 27, 2000 by GALE G. DAVIS AND CYNTHIA DAVIS, WHO ARE MARRIED TO EACH OTHER.

(collectively and individually "Trustor"); Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America, N.A. and ("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:

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: 226 CANYON CIRCLE ZEPHYR COVE, NEVADA and with Parcel No.03-171-26 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 03-27-2000 and naming GALE G. DAVIS AND CYNTHIA DAVIS 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 \$33,000.00, 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.


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.).

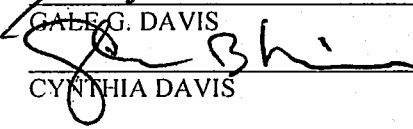
To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Maximizer Agreement and Disclosure secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in DOUGLAS County 07-13-99, as Instrument No. 472370 in Book/Reel N/A and at Page/Image N/A of the Official Records of the County Recorder of that county, (which provisions, identical in all counties, are printed on the following pages) hereby and 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



GALE G. DAVIS


CYNTHIA DAVIS

P.O. BOX 10744 ZEPHYR COVE, NV 89448

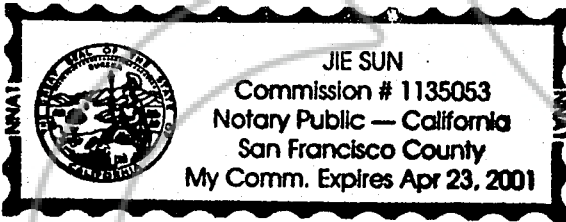
P.O. BOX 10744 ZEPHYR COVE, NV 89448

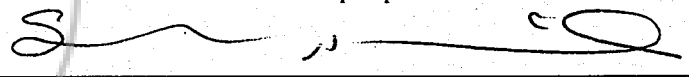
GENERAL ACKNOWLEDGMENT

State of ~~Nevada~~ California
County of SAN FRANCISCO

On this 29th day of March, 2000, 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, Gale G Davis and Cynthia Davis

~~he/she/they~~ knows (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

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

EXHIBIT "A"

Lot 89, as shown on the map of NORTH LAKERIDGE and Revised Plat of Portion of Lakeridge Estates No. 2, filed in the Office of the County Recorder of Douglas County, Nevada, on August 29, 1960, as Document No. 16529.

SUBJECT TO an easement for the use and maintenance of an existing roadway for the benefit of Lots 89, 90, and 91.

TOGETHER WITH an easement for the benefit of said lot over an existing roadway traversing Lots 89, 90 and 91.

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 APR -6 PM 2:59

LINDA SLATER
RECORDER

\$ 9⁰⁰ PAID ko DEPUTY

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