

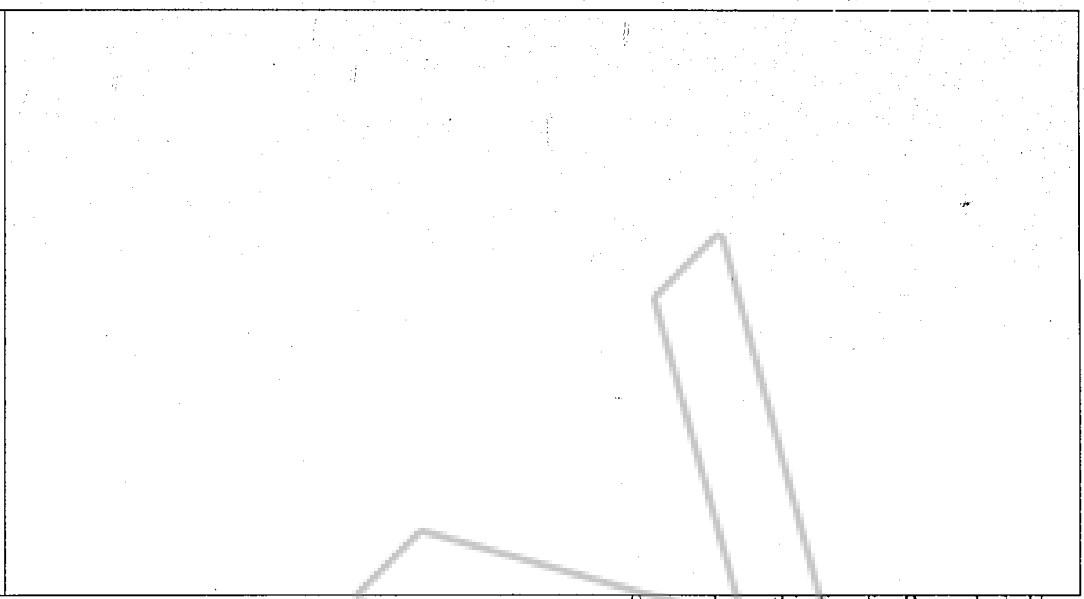
Submitted for recordation by, and when recorded, return to:

Bank of America

Branch P.C.R. #1255
 Address P.O. Box 2314
 City RANCHO CORDOVA
 State CA
 Zip 95670

Loan # 005005525467119001

Reference # 010102-000921308510



Space above this line for Recorder's Use

SHORT FORM DEED OF TRUST

This Deed of Trust is made on **May 12, 2000** by PAUL R. MENARD AND SIGRID ANNE KLASSY MENARD, WHO ARE MARRIED TO EACH OTHER

(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:
 LOT 10, AS SHOWN ON THE OFFICIAL MAP OF VILLAGER TOWNHOUSES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON AUGUST 29, 1977, AS DOCUMENT NO. 12403.



with the street address: 451 MCFAUL WAY, ZEPHYR COVE, NEVADA 89448 Unit 10 and with Parcel No. 5-360-10 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 May 12, 2000, and naming Paul R. Menard and Sigrid Anne Klassy Menard as borrowers, in the original principal sum of \$69,000.00 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.

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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 07/13/1999, as Instrument No. 472369 in Book/Reel N/A and at Page/Image N/A of Official Records of 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.

Truster requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE under this Deed of Trust be mailed to Truster at the Truster's address shown below, or if no address is shown, then at the address of the Property.

Signature
Paul R. Menard
Paul R. Menard
Sigrid Anne Klassy-Menard
Sigrid Anne Klassy Menard

Mailing Address for Notices:
Street City and State

451 Mcfaul Way, Zephyr Cove, Nevada 89448

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

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

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

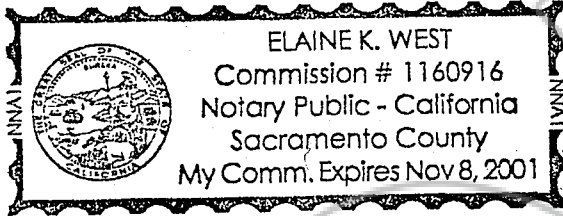
State of California }
County of Sacramento } ss.

On May 16, 2000, before me, Elaine K. West, Notary Public,
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Paul R. Menard and Sigrid Anne Klassy Menard
Name(s) of Signer(s)

- personally known to me
- proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Elaine K. West

Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Short Form Deed of Trust

Document Date: 5-12-2000 Number of Pages: 5

Signer(s) Other Than Named Above: _____
For 451 McFaul Wy Zephyr Cove #10, Nevada

Capacity(ies) Claimed by Signer

- Signer's Name: _____
- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

Signer Is Representing: _____

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COPY

REQUESTED BY
BofA
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUN 12 AM 11:29

LINDA SLATER
RECORDER

\$10⁰⁰ PAID ka DEPUTY

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