

APN 1420-07-718-006

AFTER RECORDING MAIL TO

SPACE BELOW FOR RECORDER'S USE ONLY

AMERICAN GENERAL FINANCE OF AMERICA, INC.

P.O. BOX 7300

RENO, NEVADA 89510-7300

REAL PROPERTY TRUST DEED

Beneficiary:

AMERICAN GENERAL FINANCE OF AMERICA, INC.

3652 S.VIRGINIA ST. STE C-8

RENO, NEVADA 89502

Trustee:

A.G. DOCUMENTATION SERVICES

3652 S.VIRGINIA ST. STE C-8

RENO, NEVADA 89502

Date of Loan 4/15/02

Amount Financed \$ 32500.00

By this Deed of Trust, the undersigned (all, if more than one), hereafter "Trustor", for the purpose of securing payment of a Note of even date from DAN J. BELIVEAU, AN UNMARRIED MAN (Borrowers) to Beneficiary above named, and all

future advances from Beneficiary to Trustor or Borrower, the maximum Outstanding at any given time not to exceed the Amount Financed stated above, hereby grants, transfers and assigns to the above named Trustee in trust, with power of sale, the following described real estate together with all improvements thereon situated in Nevada, County of DOUGLAS. SEE ATTACHED SCHEDULE "A".

ALSO KNOWN AS: 918 GARNET CIRCLE, CARSON CITY, NEVADA 89705 APN: 1420-07-718-006

CALL OPTION:  If checked, we have the option to demand full payment in full of your loan on the third anniversary date of the loan of your loan and annually of each anniversary date thereafter. If we elect to exercise this option, you will be given written notice of the election at least 80 days before payment in full is due. You must pay all monies due on the date stated in the notice. If you fail to pay, we have the right to exercise any remedies permitted under this note or Deed of Trust that secures this loan.

If the Trustor shall fully pay according to its terms the indebtedness hereby secured then this Trust Deed shall become null and void.

Trustor agrees to pay when due all taxes, liens and assessments that may accrue against the above described property and shall maintain fire, extended coverage and vandalism and malicious mischief insurance in such form and amount as may be satisfactory to the Beneficiary in said Beneficiary's favor, and in default thereof Beneficiary may (but is not obligated to do so and without waiving its right to declare a default) effect said insurance in its own name or pay such lien, tax or assessment. The premium tax, lien or assessment paid shall be added to the unpaid balance of the obligation herein and be secured by this Deed of Trust and shall bear interest from the date of payment at the Annual Percentage Rate, set out in the Federal Disclosure Statement related to this document.

Should Trustor sell, convey, transfer or dispose of, or further encumber said property, or any part thereof, without the written consent of Beneficiary being first had and obtained, then Beneficiary shall have the right, at its option, to declare all sums secured hereby forthwith due and payable.

Upon default by Trustor in payment of any indebtedness secured hereby or in the performance of any agreement hereunder all sums secured hereby shall immediately become due and payable at the option of Beneficiary and without demand but upon notice to Trustor. In such even and upon written request of Beneficiary, the Trustee shall sell, for lawful money of the United States, the property then subject to this Deed of Trust, as a whole or in separate parcels, at Beneficiary's option, in accordance with the provisions of the laws of the State of Nevada in force at the time of such sale, and if in separate parcels, in such order as Beneficiary may direct, a public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Trustee may postpone the sale of all or any portion of said property by public oral announcement at the time and place of sale, and from time to time thereafter may postpone such sale by public oral announcement at the time fixed by the preceding postponement. Trustee shall apply the proceeds of sale to payment of all sums expended under the terms hereof, not then repaid; all other sums then secured hereby, and the remainder, if any to the person or persons legally entitled thereto.

Trustor also agrees that in the event of any default in any terms and conditions of any prior trust deed affecting the aforesaid real estate or in the event of any default in any of the terms and conditions of any other trust deed, the lien of which may be or become prior and paramount to the lien of this instrument, then in every such event the Beneficiary may, at its option, declare the indebtedness secured by this instrument due for all purposes, and foreclosure may be had hereunder as in the case of any other default hereunder, or if Beneficiary chooses, Beneficiary may pay such sum or sums as shall be necessary so that the terms and conditions of any trust deed, the lien of which is then prior and paramount to the lien of this instrument may be complied with, which such sums or sum when so paid shall be secured by the lien of this instrument and shall bear interest from the date of such payment or payments at the highest lawful contract rate per annum.

Beneficiary may, without the concurrence of Trustor and/or Trustee, at any time and for any reason, by instrument in writing substitute a successor to any Trustee named herein or acting hereunder, which instrument, when property acknowledged and recorded in the office of County Clerk of the County where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee, who shall succeed to all its title, estate, rights, powers and duties.

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SCHEDULE "A"

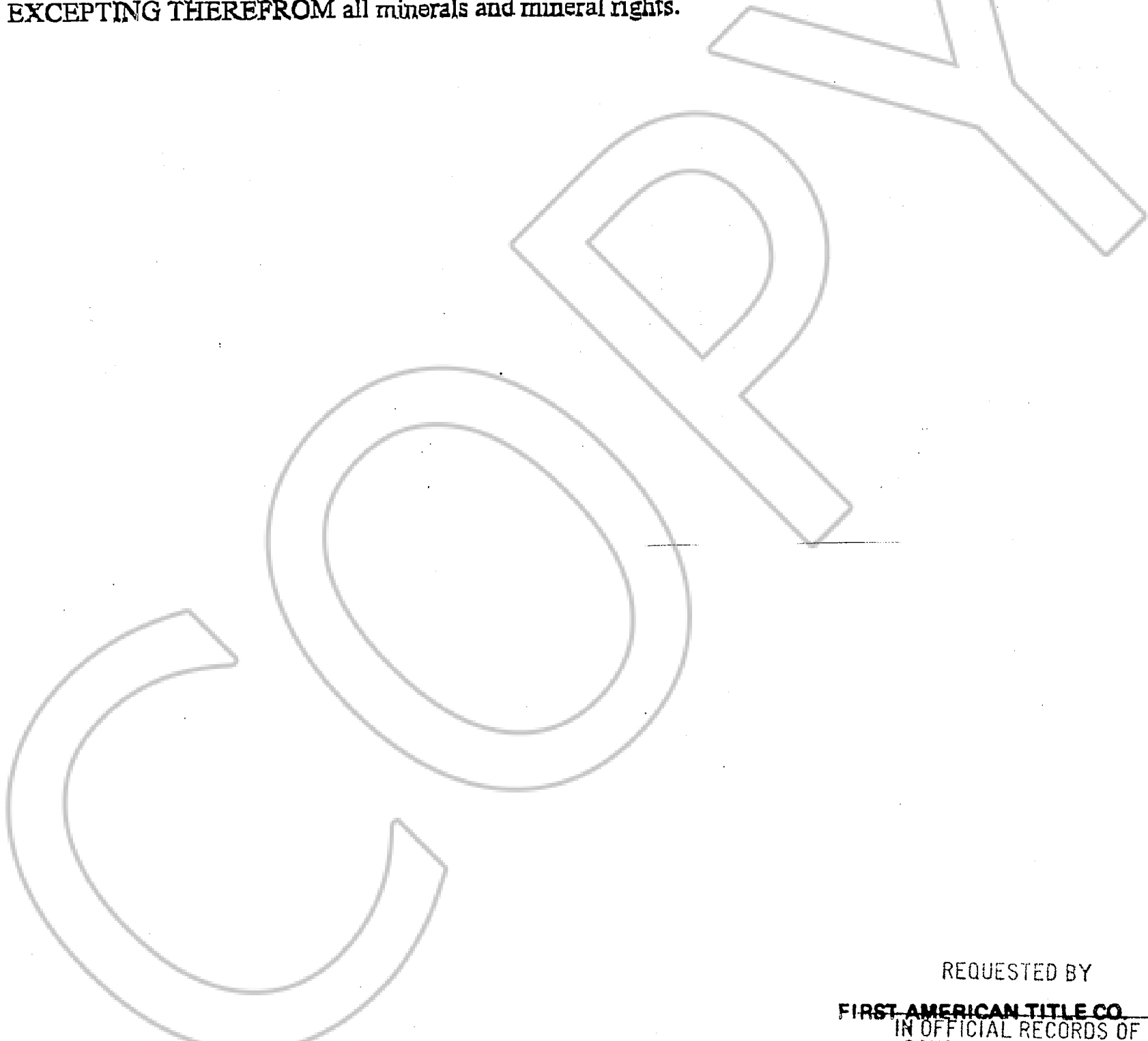
DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 78 of RIDGEVIEW ESTATES, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada on December 27, 1972 as Document No. 63503.

TOGETHER WITH an undivided 1/83 interest in and to all the common area, shown as Parcel "A" as set forth on said subdivision.

EXCEPTING THEREFROM all minerals and mineral rights.



REQUESTED BY

~~FIRST AMERICAN TITLE CO~~  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 APR 15 PM 4:02

LINDA SLATER  
RECORDER

*1600* PAID *PL* DEPUTY

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