## AAN#1220-16-710-032

## AFTER RECORDING MAIL TO

## SPACE BELOW FOR RECORDER'S USE ONLY

AMERICAN GENERAL FINANCE INC  3827 S CARSON ST	
CARSON CITY NV 89701	D0108038-TO
REAL PROPER Beneficiary:	RTY TRUST DEED I Trustee:
AMERICAN GENERAL FINANCE INC	AMERICAN GENERAL FINANCE INC
3827 S CARSON ST	3827 S CARSON ST
CARSON CITY NV 89701	-CARSON CITY NV 89701
Date of Loan 07/19/02 Amount Fina	nced \$ 16 460 50

By this Deed of Trust, the undersigned (all, if more than one), hereafter "Trustor", for the purpose of securing payment of a Note/loan agreement of even date from David L Souza and Catherine M Souza to Beneficiary above Husband and Wife, as Joint Tenants (Borrowers) 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 Lot 3, in Block B, of GARDNERVILLE RANCHOS UNIT NO 4, according to the map thereof, filed in the Office of the County Recorder of Douglas County, Nevada, on April 10, 1967, as Document No. 35914

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 of 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.

NVH411 (7-14-02) Section 32 Real Estate Trust Deed

0547756

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SELTOPERTONIA

This Deed inures to the benefit of, and binds all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

THE UNDERSIGNED TRUSTOR REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO HIM AT HIS ADDRESS HEREINBEFORE SET FORTH.

	Signature of Trustor
Jed Lon	Cothrene M. Souss
DAVID L SOUZA	CATHERINE M SOUZA
STATE OF NEVADA	On July 19 , 2002 before me, the undersigned, a Notary SS. Public in and for said County and State, personally appeared
COUNTY OF CARSON	David L Souza and Catherine M Souzaknown to me to be the
SHANNON SILVA	person <u>s</u> whose name <u>s</u> subscribed in the within instrument, and acknowledged to me that
NOTARY PUBLIC - NEVADA Appl Receded in Douglas Co.	ho/sho/they executed the same /
11.68549-5 My Appl. Egs. Dec. 28, 2004	Notary's Signature Manual
	Type or Print Notary's Name Shanon Silva
	garagement between the professional and the contract of the first term of the contract of the
	REQUEST FOR FULL RECONVEYANCE
	To be used only when note has been paid
To	, Trustee: Dated
said Deed of Trust have been paid,	and holder of all indebtedness secured by this Deed of Trust. All sums secured by and you are requested, on payment to you of any sums owing to you under the terms
under the same.	vidences of indebtedness, secured by said Deed of Trust, the estate now held by you
Mail Reconveyance to:	
Maii i leconveyance to.	
	CODEODATE MANE
	CORPORATE NAME
	By
	Deed of Trust OR THE NOTE/LOAN AGREEMENT which it secures. Both
must be delivered	d to the Trustee for cancellation before reconveyance will be made.
Notice: This is a mortgage sub	pject to special rules under the Federal Truth in Lending Act. Purchasers or
	d be liable for all claims and defenses with respect to the mortgage that the
Borrower could assert against the	Creditor / Lender.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

FIRST CENTENNIAL TITLE CO.

2002 JUL 23 PM 2: 59

LINDA SLATER
RECORDER

\$1550
PAID KY DEPUTY

NVH412 (7-14-02) Section 32 Real Estate Trust Deed

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