

Recording requested by:  
Wells Fargo Bank, N. A.

When recorded return to:  
Wells Fargo Bank, N. A.  
P.O. BOX 93380  
ALBUQUERQUE, NM 87199  
DOCUMENT MANAGEMENT

Assessors Parcel Number:  
1319-30-634-003

State of Nevada \_\_\_\_\_ Space Above This Line For Recording Date \_\_\_\_\_  
REFERENCE #: 20022417400121 ACCOUNT #: 0650-650-0488259-1998

## DEED OF TRUST

1. **DATE AND PARTIES.** The date of this Deed of Trust ("Security Instrument") is 10/04/2002 and the parties are as follows:  
TRUSTOR ("Grantor"):  
NIK TA, A SINGLE WOMAN

whose address is:  
364C QUAKING ASPEN LANE STATELINE, NV, 89449

TRUSTEE: **AMERICAN SECURITIES COMPANY OF NEVADA**  
P.O. BOX 93380 ALBUQUERQUE, NM 87199

BENEFICIARY ("Lender"): Wells Fargo Bank, N. A.  
P.O. BOX 93380  
ALBUQUERQUE, NM 87199

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of

DOUGLAS, State of Nevada, described as follows:  
UNIT C OF CONDOMINIUM NO. 68, BEING ALL OF LOT 68, LOCATED IN TAHOE VILLAGE UNIT 1, RECORDED FEBRUARY 22, 1979, AS DOCUMENT NO. 30115, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

TOGETHER WITH AN UNDIVIDED 1/4 INTEREST IN AND TO THAT PORTION OF LOT 68, DESIGNATED AS COMMON AREA, AS SET FORTH ON THE MAP OF CONDOMINIUM NO. 68, RECORDED FEBRUARY 22, 1979, AS DOCUMENT NO. 30115, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY.

with the address of  
364C QUAKING ASPEN LANE STATELINE, NV 89449

and parcel number of 1319-30-634-003, together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

**LIMITED DURABLE POWER OF ATTORNEY  
TO CORRECT DOCUMENTS**

On 10/04/2002 the undersigned, for and in consideration of the approval, closing and funding of the undersigned's loan in the amount of \$35,000.00, hereby grants any authorized representative of Wells Fargo Bank, N. A. the limited power to correct and/or execute or initial all typographical or clerical errors discovered in any of all of the loan documentation required to be executed by the undersigned. The undersigned hereby ratifies and confirms all action taken pursuant to this Limited Durable Power of Attorney. In the event this Limited Durable Power of Attorney is exercised, the undersigned will be notified and will receive a copy of the document executed or initialed on the undersigned's behalf.

THIS LIMITED DURABLE POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, EXTEND THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENT. Any of these specified changes must be executed solely by the undersigned.

This Limited Durable Power of Attorney shall not be affected by disability of the undersigned and shall automatically terminate 120 days from the closing of the loan of the undersigned.

IN WITNESS WHEREOF, this Limited Durable Power of Attorney has been executed by the undersigned as of the date and year first above referenced.

NIKTA  
NIKTA Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

State of Nevada)  
County of Douglas) SS.

This Limited Durable Power of Attorney was acknowledged before me on 10-4-02  
by NIKTA

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Michael Horvath  
Notary Public

My Commission Expires: March 13, 2003

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3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$35,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 10/04/2042.
4. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated **JULY 28<sup>th</sup>, 2000**, and recorded on February 11, 1997 as Instrument Number 0406446 in Book 0297 at Page 1267 of the Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, are hereby incorporated into, and shall govern, this Security Instrument.

Grantor advises to mail Tax Statements to:

Name: NIK TA

Address: 364C Quaking Aspen Lane  
STATE LINE, NV 89449  
~~DOUGLAS County~~

**SIGNATURES:** By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

<u>NIK TA</u> NIK TA	Grantor	<u>Oct 4 02</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

**ACKNOWLEDGMENT:**  
(Individual)

STATE OF NEVADA, COUNTY OF DOUGLAS } ss.

This instrument was acknowledged before me on 10-04-02 by NIK TA

Michael Horvath  
Signature of notarial officer

Notary Public  
Title and Rank (Optional)



My commission expires: March 13, 2003  
March 13, 2003

(Seal)

COPY

REQUESTED BY  
Wells Fargo Bank  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 DEC 10 AM 9:20

LINDA SLATER  
RECORDER

\$ 17<sup>00</sup> PAID 12 DEPUTY

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