

apn 1022-16-001-008

This document prepared by:
WELLS FARGO FINANCIAL NEVADA 2, INC.
NEVADA 2, INC
3861 S. CARSON ST.
CARSON CITY NV
89701

Return to:
WELLS FARGO FINANCIAL NEVADA 2, INC.
NEVADA 2, INC
3861 S. CARSON ST.
CARSON CITY NV
89701

REQUESTED BY
MARQUIS TITLE & ESCROW
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2004 JUL 16 PM 4: 34

WERNER CHRISTEN
RECORDER

\$ 16⁰⁰ PAID KY DEPUTY

If this box is checked, your loan is a "home loan" as defined in Section 5 of Title 52 of N.R.S.

574024

NEVADA DEED OF TRUST

Total of Payments \$ 97,200.00

This DEED OF TRUST, made this 15TH day of JULY 2004

between WILLIAM E. GILROY, AN
UNMARRIED MAN as TRUSTOR,

whose address is 1481 BRECCIA ROAD WELLINGTON NV ;
(Number and Street) (City) (State)

WELLS FARGO FINANCIAL NEVADA 2, INC. NEVADA 2, INC a Nevada corporation,
as TRUSTEE; and Wells Fargo Financial Nevada 2, Inc., a Nevada corporation whose address is
3861 S. CARSON ST. CARSON CITY NV 89701 ,
as BENEFICIARY,

WITNESSETH: That Trustor hereby grants, conveys, and confirms unto Trustee in Trust, with
Power of Sale, for the benefit of the Beneficiary the real property in the City of
WELLINGTON , County of DOUGLAS ,

State of Nevada, described as follows:

LOT 23, BLOCK S, AS SHOWN ON MAP ENTITLED TOPAZ RANCH ESTATES, UNIT
NO. 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY,
STATE OF NEVADA, ON NOVEMBER 16, 1970, IN BOOK 1 OF MAPS, PAGE 224, AS
DOCUMENT NO. 50212. ASSESSOR'S PARCEL NO. 1022-16-001-008

Together with all and singular the tenements, hereditaments, and appurtenances thereunto
belonging or in anywise appertaining.

To have and to hold the same unto Trustee, and his or its successors and assigns on the trust
hereinafter expressed, namely, as security for the payment of the indebtedness evidenced by a
promissory note of even date herewith, in the sum stated above as "Total of Payments" and said
promissory note is payable in the number of consecutive monthly instalments according to the
terms thereof and default in making or paying any monthly instalment shall, at the Beneficiary's
option, and without notice or demand render the entire unpaid balance thereof at once due and
payable, less any required refund of any unearned Loan Fee (Interest).

The following covenants, number 1, 3, 4 (maximum allowed by law), 5, 6, 7 (reasonable counsel fees), 8 and 9 of Nevada Revised Statutes 107.030 are hereby adopted and made a part of this Deed of Trust.

Trustor agrees not to sell or transfer the property herein described without Beneficiary's prior written consent and any such sale or transfer shall constitute a default under the terms hereof and the indebtedness secured hereby shall become immediately due and payable.

Trustor promises to properly care for and keep the property herein described in first-class condition, order, and repair; to care for, protect and repair all buildings and improvements situated thereon; not to remove or demolish any buildings or other improvements situated thereon; to restore any uninsured building or improvement damaged or destroyed thereon; to complete in a good, workmanlike manner any building or other improvement which may be constructed thereon, and to pay, when due, all claims for labor performed and for materials furnished therefor; to underpin and support, when necessary, any building or other improvement situated thereon, and otherwise to protect and preserve the same.

All the provisions of this instrument shall inure to and bind the heirs, devisees, legal representatives, successors and assigns of each party hereto respectively. The rights or remedies granted hereunder or by law shall not be exclusive but shall be concurrent and cumulative.

It is expressly agreed that the trusts created hereby are irrevocable by Trustor.

Any trustor who is a married woman hereby expressly agrees that recourse may be had against her separate property for any deficiency and for the sale of the property hereunder.

In witness whereof, Trustor has executed the above and foregoing the day and year first above written.

Trustor: *[Signature]* Trustor: _____
(Type Name) WILLIAM E. GILROY (Type Name)

STATE OF NEVADA)
)
COUNTY OF CARSON) ss

On 7-15-01 before me, the undersigned, a Notary Public in and for said County and State, personally appeared William E. Gilroy known to me to be the person(s) described in and who executed the foregoing instrument, who acknowledged to me he, she or they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

WITNESS my hand and official seal.
(Seal) _____
Notary Public



DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE

To be used only when note has been paid.

To Trustee: _____ Dated _____

The undersigned is the legal owner and holder of all indebtedness secured by the within Deed of Trust. All sums secured by said Deed of Trust have been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel all evidences of indebtedness, secured by said Deed of Trust, delivered to you herewith together with said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, the estate now held by you under the same.

Mail Reconveyance To:

Wells Fargo Financial Nevada 2, Inc.

By _____
(authorized signature)