

15-

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

2004 NOV 16 AM 8:20

WERNER CHRISTEN  
RECORDER

\$15<sup>00</sup> PAID *Kd* DEPUTY

✓ Prepared by:  
NowLine  
PO Box 5943  
Sioux Falls, SD 57117-5943  
Return to:  
NowLine  
PO Box 5943  
Sioux Falls, SD 57117-5943

**OPEN-END NEVADA DEED OF TRUST**

APN 1420-18-114-001  
Initial Loan Advance \$ 40,000.00

This DEED OF TRUST, made this 18 day of OCTOBER, 2004, between  
SUSAN W FURNO, AN UNMARRIED WOMAN and  
RICK D MARICLE, AN UNMARRIED MAN  
AS JOINT TENANTS as TRUSTOR,  
whose address is 819 VISTA HILLS CT  
CARSON CITY, NV 89705  
FIRST AMERICAN LENDERS ADVANTAGE  
a Nevada corporation, as TRUSTEE; and NowLine, organized under the laws of South Dakota, whose  
address is 3201 N. 4th Ave., Sioux Falls, SD 57104, 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 CARSON CITY, County of DOUGLAS, State of Nevada, described as follows:

THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, CITY OF CARSON CITY, AND DESCRIBED AS FOLLOWS:  
LOT 32, IN BLOCK D, AS SET FORTH ON FINAL MAP NO. 1011-2C ENTITLED VALLEY VISTA ESTATES 2, PHASE 2C, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON SEPTEMBER 21, 2001, BOOK 901, PAGE 4969, DOCUMENT NO. 523258, OFFICIAL RECORDS.

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 Credit Card Account Agreement (hereinafter referred to as "Account Agreement") of even date herewith, in the sum stated above as "Initial Loan Advance," as well as any and all future loan advances which may be made by Beneficiary to Trustor pursuant to the terms of the Account Agreement, and the balance of said Account Agreement is payable in 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. The maximum principal amount of the unpaid balance of said Account Agreement that is secured by this Open-End Deed of Trust is \$ 50,000.00.

This Open-End Deed of Trust is governed by Nevada Revised Statutes sections 106.300 through 106.400 inclusive.

0629336

BK1104PG07339

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: *Susan W. Furno*  
(Type Name) SUSAN W FURNO

Trustor: *Rick D. Maricle*  
(Type Name) RICK D MARICLE

STATE OF *Nevada* )  
 ) ss  
COUNTY OF *Carson City* )

On OCTOBER 18, 2004 before me, the undersigned a Notary Public in and for said County and State, personally appeared SUSAN W FURNO AND RICK D MARICLE 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)

*Linda Frizzell*  
Notary Public



0629336  
BK 1104 PG 07340