

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

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

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0806 PG- 3031 RPTT: 0.00



260312 TO

OPEN-END NEVADA DEED OF TRUST

APN 1220-16-310-045
Initial Loan Advance \$ 0.00

This DEED OF TRUST, made this 28 day of JULY, 2006, between
AMY JO PAYNE and

A SINGLE WOMAN as TRUSTOR,
whose address is 1296 REDWOOD CIR UNIT 5
GARDNERVILLE, NV 89460 ;
UNITED GENERAL TITLE COMPANY

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 GARDNERVILLE, County of
DOUGLAS, State of Nevada, described as follows:

The description of the property is on a separate addendum attached to this Mortgage/Deed of Trust,
which description is part of the Mortgage/Deed of Trust.

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
\$ 28,000.00.

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

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: Amy Jo Payne
(Type Name) AMY JO PAYNE

Trustor: _____
(Type Name)

STATE OF Nevada)

COUNTY OF Washoe) ss

On JULY 28, 2006 before me, the undersigned a Notary Public in and for said County and State, personally appeared AMY JO PAYNE, A SINGLE WOMAN 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)

Johanna Halosz
Notary Public



Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, JULY 28, 2006, AMY JO PAYNE,
mortgagor(s):

Legal description:

EXHIBIT "A"

LEGAL DESCRIPTION

The Land referred to in this policy is situate in the State of Nevada, DOUGLAS County
and is described as follows:

Lot 61, in Building H, as set forth on the map of SEQUOIA VILLAGE TOWNHOUSE 1, filed for
record in the office of the County Recorder of Douglas County, Nevada, on November 14,
1979, as Document No. 38712, and as corrected by Certificate of Amendment recorded July
15, 1980, as Document No. 46136.

APN: 1220-16-310-045

