



The property is located in DOUGLAS ..... at 1186 Mill Creek Cir .....  
(County)  
..... GARDNERVILLE ..... Nevada 89410 .....  
(Address) (City) (ZIP Code)

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").

3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 50,000.00 ..... This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower's Name(s): ELIZABETH MILLER, a single woman

Note Date: 02/19/2008

Maturity Date: 02/20/2033

Principal/Maximum Line Amount: 50,000.00

B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. Future advances are contemplated and are governed by the provisions of NRS 106.300 to 106.400, inclusive. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.

D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in Grantor's principal dwelling that is created by this Security Instrument.

5. MASTER MORTGAGE. By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Deed Of Trust (With Future Advance Clause) Master Mortgage (Master Mortgage), inclusive, dated 11/02/2007 1:19 pm..... and recorded as Recording Number N/A..... or Instrument Number 0712436..... in Book 1107..... at Page(s) 740..... in the DOUGLAS..... County, Nevada, County Recorder's office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument will be offered for record in the same county in which the Master Mortgage was recorded.

SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1 and a copy of the provisions contained in the previously recorded Master Mortgage.

*Elizabeth A. Miller 2/19/08*  
 .....  
 (Signature) ELIZABETH A. MILLER (Date) (Signature) (Date)

ACKNOWLEDGMENT: STATE OF *Nevada*, COUNTY OF *Douglas* ss.  
 This instrument was acknowledged before me this *19* day of *February*, 2008  
 (Individual) by ELIZABETH A. MILLER *A Single Woman*  
 My commission expires: *August 29, 2009*  
*Allyson Colato*  
 (Notary Public) *Allyson Colato*  
 (Title and Rank)

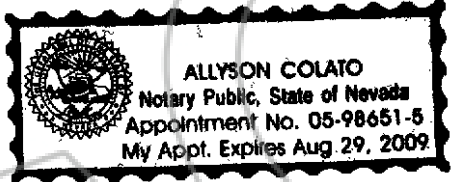


EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

LOT 2 AS SET FORTH ON THE FINAL MAP OF MILL CREEK ESTATES, A  
PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF  
THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON  
JUNE 4, 1991 IN BOOK 691, PAGE 337 AS DOCUMENT NUMBER 252075

Permanent Parcel Number: 1320-32-712-002  
ELIZABETH A. MILLER, A SINGLE WOMAN

1186 MILL CREEK CIRCLE, GARDNERVILLE NV 89410  
Loan Reference Number : 20080431523350  
First American Order No: 14061065  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



**U44176877-01FB04**

DEED OF TRUST

US Recordings

