

DOC # 720477
03/28/2008 02:10PM Deputy: GB
OFFICIAL RECORD

Requested By:
FIRST CENTENNIAL - RENO
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-308 PG-6863 RPTT: 0.00



I hereby affirm that this document submitted for recording does not contain a social security no.

Werner Christen

APN # 1220-21-610-078

Escrow # 00166465 -CT

Recording Requested By:
First Centennial Title Company
1450 Ridgeview Dr. #100
Reno, NV 89509

(for Recorders Use only)

DEED OF TRUST
(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2.
(Additional recording fee applies)

This cover page must be typed or printed.

The undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons.

AFTER RECORDING MAIL TO
AMERICAN GENERAL FINANCIAL SERVICES, INC.
CARSON VALLEY PLAZA
935 TOPSY LN STE 436
CARSON CITY, NV 89705-8411

SPACE ABOVE FOR
RECORDER'S USE ONLY

REAL PROPERTY TRUST DEED

Beneficiary:
AMERICAN GENERAL FINANCIAL SERVICES, INC.

935 TOPSY LN STE 436
CARSON CITY, NV 89705-8411

Trustee:
FIRST CENTENNIAL TITLE
716 N CARSON ST #100
CARSON CITY NV 89701

Date of Loan 03/26/08 Amount Financed \$ 180704.72

By this Deed of Trust, the undersigned (all, if more than one), hereafter "Trustor", for the purpose of securing payment of a Note/loan agreement of even date from CURTIS BROGIE & TONIA BROGIE HUSBAND & WIFE AS JOINT TENANTS (Borrowers)

_____ to Beneficiary above named, and all future advances from Beneficiary to Trustor or Borrower, the maximum Outstanding at any given time not to exceed the Amount Financed stated above, hereby grants, transfers and assigns to the above named Trustee in trust, with power of sale, the following described real estate together with all improvements thereon situated in Nevada, County of DOUGLAS

If the Trustor shall fully pay according to its terms the indebtedness hereby secured then this Trust Deed shall become null and void.



Trustor agrees to pay when due all taxes, liens and assessments that may accrue against the above described property and shall maintain fire, extended coverage and vandalism and malicious mischief insurance in such form and amount as may be satisfactory to the Beneficiary in said Beneficiary's favor, and in default thereof Beneficiary may (but is not obligated to do so and without waiving its right to declare a default) effect said insurance in its own name or pay such lien, tax or assessment. The premium tax, lien or assessment paid shall be added to the unpaid balance of the obligation herein and be secured by this Deed of Trust and shall bear interest from the date of payment at the Annual Percentage Rate, set out in the Federal Disclosure Statement related to this document.

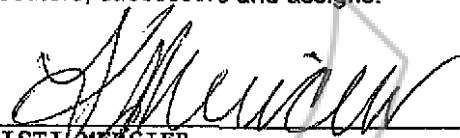
Should Trustor sell, convey, transfer or dispose of, or further encumber said property, or any part thereof, without the written consent of Beneficiary being first had and obtained, then Beneficiary shall have the right, at its option, to declare all sums secured hereby forthwith due and payable.

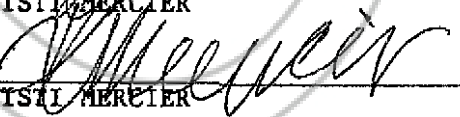
Upon default by Trustor in payment of any indebtedness secured hereby or in the performance of any agreement hereunder all sums secured hereby shall immediately become due and payable at the option of Beneficiary and without demand but upon notice to Trustor. In such event and upon written request of Beneficiary, the Trustee shall sell, for lawful money of the United States, the property then subject to this Deed of Trust, as a whole or in separate parcels, at Beneficiary's option, in accordance with the provisions of the laws of the State of Nevada in force at the time of such sale, and if in separate parcels, in such order as Beneficiary may direct, a public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Trustee may postpone the sale of all or any portion of said property by public oral announcement at the time and place of sale, and from time to time thereafter may postpone such sale by public oral announcement at the time fixed by the preceding postponement. Trustee shall apply the proceeds of sale to payment of all sums expended under the terms hereof, not then repaid; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto.

Trustor also agrees that in the event of any default in any terms and conditions of any prior trust deed affecting the aforesaid real estate or in the event of any default in any of the terms and conditions of any other trust deed, the lien of which may be or become prior and paramount to the lien of this instrument, then in every such event the Beneficiary may, at its option, declare the indebtedness secured by this instrument due for all purposes, and foreclosure may be had hereunder as in the case of any other default hereunder, or if Beneficiary chooses, Beneficiary may pay such sum or sums as shall be necessary so that the terms and conditions of any trust deed, the lien of which is then prior and paramount to the lien of this instrument may be complied with, which such sums or sum when so paid shall be secured by the lien of this instrument and shall bear interest from the date of such payment or payments at the highest lawful contract rate per annum.

Beneficiary may, without the concurrence of Trustor and/or Trustee, at any time and for any reason, by instrument in writing substitute a successor to any Trustee named herein or acting hereunder, which instrument, when property acknowledged and recorded in the office of County Clerk of the County where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee, who shall succeed to all its title, estate, rights, powers and duties.

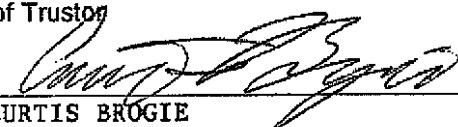
This Deed inures to the benefit of, and binds all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

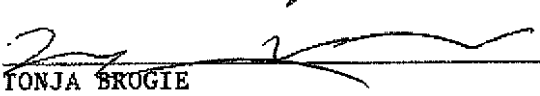


KRISTI MERCIER


KRISTI MERCIER

Signature of Trustor



CURTIS BROGIE


TONJA BROGIE



STATE OF NEVADA }
COUNTY OF CARSON } SS.

On MARCH 26, 2008 before me, the undersigned, a Notary Public in and for said County and State, personally appeared CURTIS EROGIE & TONJA EROGIE

_____ known to me to be the person(s) whose name(s) _____ subscribed in the within instrument, and acknowledged to me that he/she/they executed the same.



LORI MORRIS
Notary Public - State of Nevada
Appointment Recorded in Carson City
No: 98-1733-3 - Expires March 31, 2008

Notary's Signature _____
Type or Print Notary's Name LORI MORRIS

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 this Deed of Trust. All sums secured by said Deed of Trust have been paid, and you are requested, 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, the estate now held by you under the same.

Mail Reconveyance to:

_____ By _____
CORPORATE NAME

Do not lose or destroy this Deed of Trust OR THE NOTE/LOAN AGREEMENT which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.

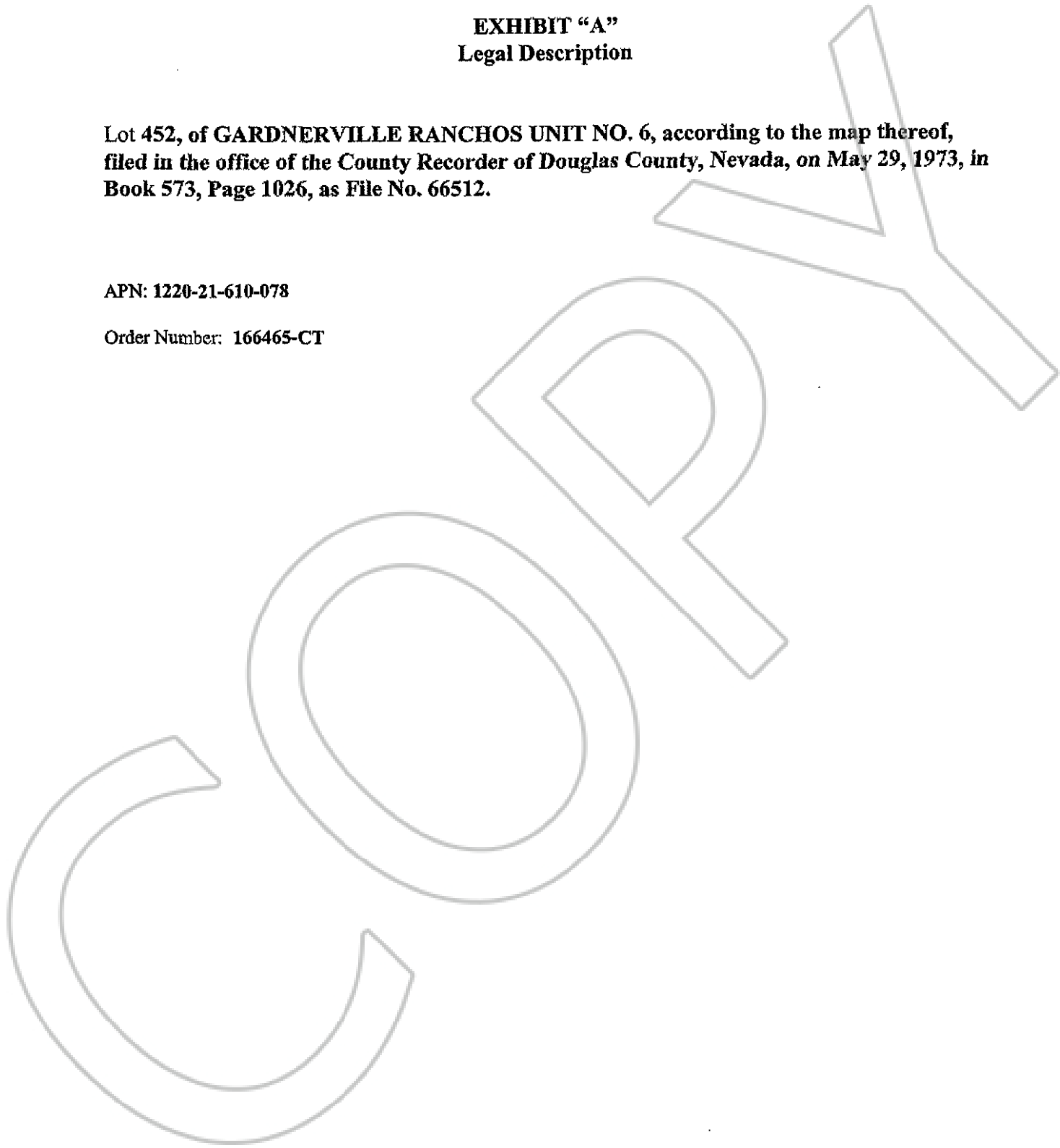


EXHIBIT "A"
Legal Description

**Lot 452, of GARDNERVILLE RANCHOS UNIT NO. 6, according to the map thereof,
filed in the office of the County Recorder of Douglas County, Nevada, on May 29, 1973, in
Book 573, Page 1026, as File No. 66512.**

APN: 1220-21-610-078

Order Number: 166465-CT



BK-308
PG-6867