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Assessor's Parcel Number: 1320-30-612-022

Prepared By:
~~First American~~
 1100 Superior Avenue
 Suite 210
 Cleveland, OH 44114

Douglas County - NV
 Werner Christen - Recorder
 Page: 1 of 4 Fee: 17.00
 BK-0408 PG- 2061 RPTT: 0.00



Return To (name and address):

U.S. Recordings, Inc.
 ✓ 2925 Country Drive, Suite 201
 St.Paul, MN 55117 **44523336**

____State of Nevada____ Space Above This Line For Recording Data____

~~XXXXXXXXXXXXXXXXXXXX~~ **DEED OF TRUST**
 (With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is ¹⁰03/08/2008.....
 The parties and their addresses are:

GRANTOR:
 TRACY L. MCATEER, AN UNMARRIED WOMAN
AKA TRACY MACATEER

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE: U.S. Bank Trust Company National Association
 111 S.W. Fifth Ave Suite 3500
 Portland, OR 97204

LENDER: U.S. Bank National Association N.D
 4355 17th Avenue, S.W.
 Fargo, ND 58103

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined on page 2) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, bargains, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property (if property description is in metes and bounds the name and mailing address of the person who prepared the legal description must be included):

The real estate deed of trust herein is described in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in DOUGLAS at 983 PERALTA WAY
(County)
MINDEN, Nevada 89423
(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 \$ 75,000.00. 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): TRACY MCATEER

Note Date: ¹⁰03/05/2008

~~TRACY~~

Maturity Date: 03/04/2033

Principal/Maximum Line Amount: 75,000.00

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- 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.

Tracy Mcateer ¹⁰ *3/15/08*
 (Signature) TRACY L. MCATEER (Date) (Signature) (Date)
AMA TRACY MCATEER

ACKNOWLEDGMENT:

STATE OF *Nevada* COUNTY OF *Carson* } ss.
 This instrument was acknowledged before me this *310* day of *March* 2008
 (Individual) by TRACY L. MCATEER *AMA Tracy Mcateer*
 My commission expires: *women 7/28/11* *July 28, 2007*

Cane Ostrander (Notary Public) *Asst. Mgr*
 (Title and Rank)
Cane Ostrander

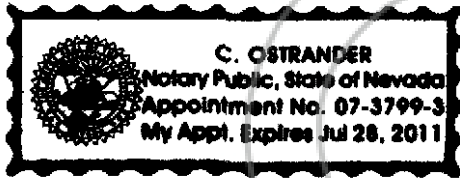


EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

LOT 12, IN BLOCK A, AS SET FORTH ON FINAL MAP PD 02-04 FOR LA COSTA AT MONTE VISTA PHASE I, FILED FOR RECORD WITH THE DOUGLAS COUNTY RECORDER ON APRIL 25, 2005 IN BOOK 0405, AT PAGE 9815, AS DOCUMENT NUMBER 642625, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TRACY L. MCATEER, AN UNMARRIED WOMAN FROM LA COSTA MINDEN, LLC, A NEVADA LIMITED LIABILITY COMPANY BY DEED DATED 01/15/08 AND RECORDED 01/17/08 IN BOOK 0108, PAGE 3405 IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1320-30-612-022
TRACY L. MCATEER, AN UNMARRIED WOMAN

983 PERALTA WAY, MINDEN NV 89423
Loan Reference Number : 20080201322240
First American Order No: 13889884
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



U44523336-01FB04

DEED OF TRUST

US Recordings

