DOC 07/29/2008 11:25 AM Deputy: PK

OFFICIAL RECORD Requested By:

US RECORDINGS INC

Douglas County - NV Werner Christen - Recorder

Page: 1 $\mathbf{0f}_{a}$ Fee: BK-0708 PG- 6234 RPTT:

17.00 0.00



Assessor's Parcel Number: 1220-16-210-175

Prepared By: First American 1100 Superior Avenue Suite 210

Cleveland, OH 44114

U.S. Recording, Inc.

ST.Paul, MN 53117

75132381

Recording Requested by & Return To: Return To (name and address)

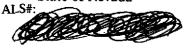
US Recordings, Inc.

c/o Intellihub Solutions and Services -2925 Country Drive; Suite 2014 11751 Interchange Drive, Suite B

Louisville, KY 40229

-State of Nevada-

-Space Above This Line For Recording Data-



DEED OF TRUST (With Future Advance Clause)

☐ This is a home loan as defined in NRS 598D.040 and it is subject to the provisions of Section 152 of the Home Ownership and Equity Protection Act of 1994, 15 U.S.C. Section 1602(aa), and the regulations adopted by the Board of Governors of the Federal Reserve System pursuant thereto, including, without limitation, 12 C.F.R. Section 226.32.

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 06/16/2008...... The parties and their addresses are: GRANTOR:

HAROLD T. CORNFORTH

married mun

☐ 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

NEVADA - DEED OF TRUST (NOT FOR FNMA, FHLMC, FHA OR VA USE)

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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 is described in Exhibit "A" which is attached hereto and hereby incorporated herein by referance.

real estate described above (all referred to as "Property").

The property is located in DOUGLA	S at 1241 KINGSTON WA	Y
(Cou	nty) GARDNERVILLE (City)	
***************************************	GARDNERVILLE	Nevada 89460
(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 a	and future improvements.
Structures, fixtures, and replacement	s that may now, or at any time in	the future, be part of the

- 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.
- SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as
 - 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. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.) Borrower's Name(s): HAROLD CORNFORTH AND JANICE BROCK

Principal/Maximum Maturity Date: 06/16/2008 75,000.00 06/16/2038

- Date: 06/16/2008 Date: 06/16/2038 Line Amount: 75,000.00

 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 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.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

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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 1:20 pm and recorded as Recording Number N/A or Instrument Number 0712437 in Book 1107 at Page(s) 747 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.
(Signature) HAROLD T. CORNFORTH (Date) (Signature) Lange on Brook (Date)
(Signature) HAROLD T. CORNFORTH (Date) (Signature), Lance M. Brock (Date)
STATE OF MENULAY COUNTY OF MOUSING
STATE OF COUNTY OF COUNTY OF This instrument was acknowledged before me this day of MAROLD CORNFORTH AND JANICE BROCK Vidual) My commission expires:
9-14-09 () () () () () ()
(Notary Public) (Notary Public)
(Title and Rank)
JENNA POPP
Appointment No: 05-100327-2 My Appt. Expires Sep 14, 2009

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EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

LOT 10, IN BLOCK P, AS SAID LOT AND BLOCK ARE SHOWN ON THE AMENDED MAP OF RANCHOS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON OCTOBER 30, 1972, AS DOCUMENT NUMBER 62493.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO HAROLD T. CORNFORTH FROM ARNOLD J. ALBRECHT AND JANE S. ALBRECHT, HUSBAND AND WIFE BY DEED DATED 12/19/80 AND RECORDED 12/22/80 IN INSTRUMENT NO. 51873, PAGE N/A IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1220-16-210-175 HAROLD T. CORNFORTH

1241 KINGSTON WAY, GARDNERVILLE NV 89460 Loan Reference Number : 20081331433201

First American Order No: 37428371

Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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