

OFFICIAL RECORD

Requested By:  
US RECORDINGS INC

Assessor's Parcel Number: 1420-28-310-034.....

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

Douglas County - NV  
Werner Christen - Recorder

Page: 1 of 5 Fee: 18.00  
BK-0908 PG- 772 RPTT: 0.00



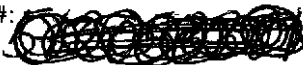
Return To (name and address):

U.S. Recording, Inc.  
2925 Country Drive, Suite 201  
ST. Paul, MN 55117

75143949

State of Nevada \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

ALS#:



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 06/18/2008.....  
..... The parties and their addresses are:

GRANTOR:

JOHN C. GLOVER AND ANNE L. GLOVER, HUSBAND AND WIFE

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

The property is located in Douglas ..... at 2880 HOT SPRINGS RD .....  
 (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 \$ 34,467.13 ..... 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. (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): JOHN GLOVER AND ANNE GLOVER

Note	Maturity	Principal/Maximum	
Date: 06/18/2008	Date: 06/18/2038	Line Amount:	34,467.13

- 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.



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.

*John C. Glover* ..... *Anne L. Glover* .....  
 (Signature) JOHN C. GLOVER (Date) (Signature) ANNE L. GLOVER (Date)

ACKNOWLEDGMENT:

STATE OF *Nevada*..... COUNTY OF *Clark*..... } ss.  
 This instrument was acknowledged before me this *10<sup>th</sup>* day of *June* 2008  
 (Individual) by *JOHN GLOVER AND ANNE GLOVER Husband and wife*  
 My commission expires:

.....  
 (Notary Public)  
*Senior Banker*  
 (Title and Rank)



\*U000272629\*

6650 7/30/2008 75143949/1

**NEVADA SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT** N.R.S. 240.166

State of Nevada  
County of Carson } ss.

This instrument was acknowledged before me on this  
the 18 day of June, 2008, by  
Day Month Year

(1) John C. Glover  
Name of Signer

(2) and Anne L. Glover  
Name of Signer



*[Handwritten Signature]*

Signature of Notary Public

C Ostrander

**OPTIONAL**

*Though the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

**Description of Attached Document**

Title or Type of Document: Deed of Trust

Document Date: 6/18/08 Number of Pages: 1

Signer(s) Other Than Named Above: \_\_\_\_\_

**RIGHT THUMBPRINT OF SIGNER #1**  
Top of thumb here

**RIGHT THUMBPRINT OF SIGNER #2**  
Top of thumb here



EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

LOT 59 IN BLOCK C, AS SET FORTH ON THE MAP OF SARATOGA SPRINGS ESTATES UNIT NUMBER 4 FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER ON MAY 19, 2000 IN BOOK 500, PAGE 4445, AS DOCUMENT NUMBER 492337, OFFICIAL RECORDS

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JOHN C. GLOVER AND ANNE L. GLOVER, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP FROM ELAINE CRAVEN, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY BY DEED DATED 04/12/07 AND RECORDED 04/27/07 IN BOOK 0407, PAGE 8726 IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1420-28-310-034  
JOHN C. GLOVER AND ANNE L. GLOVER, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

2880 HOT SPRINGS ROAD, MINDEN NV 89423  
Loan Reference Number : 20081611625141  
First American Order No: 37768758  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

