

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 5 Fee: 18.00
BK-0908 PG- 5283 RPTT: 0.00



Assessor's Parcel Number: 1219-01-000-008

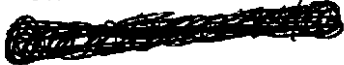
Prepared By:
First American
1100 Superior Avenue
Suite 210
Cleveland, OH 444114

Return To (name and address):

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

75190302
State of Nevada _____ Space Above This Line For Recording Data _____

ALS#:



DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 09/03/2008
..... The parties and their addresses are:

GRANTOR:

ERIN JENNIFER COSTA, TRUSTEE OF THE E.J. Costa
2007. Revocable Living Trust dated June 20, 2007.

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 1357 BERNING 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 \$ 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): ERIN COSTA

Note Date: 09/03/2008

Maturity Date: 09/03/2033

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.

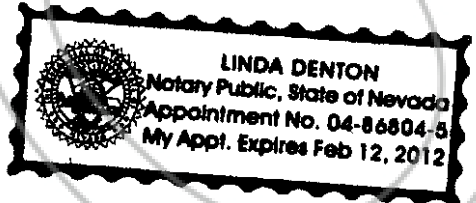
SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1 and a copy of the provisions contained in the previously recorded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

Erin Costa
 (Signature) ERIN JENNIFER COSTA, TRUSTEE (Date) *9/3/08*

ACKNOWLEDGMENT:
 STATE OF *Nevada* COUNTY OF *Douglas* } ss.
 This instrument was acknowledged before me this *3* day of *September* 2008
 (Individual) by ERIN COSTA *Trustee of the E J Costa 2007 Revocable*
 My commission expires: *February 12, 2012*

 (Notary Public)

 (Title and Rank)
Linda Denton



* Living Trust dated June 20, 2007.

EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

A PARCEL OF LAND, LOCATED IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 12 NORTH, RANGE 19 EAST, M.D.B. AND M., DOUGLAS COUNTY, NEVADA, AS SHOWN ON MAP RECORDED SEPTEMBER 12, 1974 IN BOOK 974, PAGE 916, DOCUMENT NUMBER 75253 AND AMENDED MAP RECORDED OCTOBER 16, 1974 IN BOOK 1074, PAGE 271, DOCUMENT NUMBER 75903, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 1, PROCEED SOUTH 0 DEGREES 03 MINUTES EAST, 28.5 FEET ALONG THE TOWNSHIP LINE TO THE TRUE POINT OF BEGINNING; PROCEED THENCE SOUTH 0 DEGREES 03 MINUTES EAST, 802.16 FEET ALONG THE TOWNSHIP LINE TO THE SOUTHEAST CORNER OF THE PARCEL; THENCE SOUTH 89 DEGREES 18 MINUTES WEST, 745.05 FEET TO A POINT; THENCE WEST 26.17 FEET TO THE SOUTHWEST CORNER OF PARCEL; THENCE NORTH 0 DEGREES 03 MINUTES WEST, 811.26 FEET, TO THE NORTHWEST CORNER OF THE PARCEL; THENCE EAST, 771.17 FEET TO THE TRUE POINT OF BEGINNING.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO ERIN JENNIFER COSTA, TRUSTEE OF THE E.J.COSTA 2007 REVOCABLE LIVING TRUST DATED JUNE 20, 2007 FROM ERIN J. COSTA, A WIDOW BY DEED DATED 06/20/07 AND RECORDED 06/27/07 IN BOOK 0607, PAGE 8622 IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1219-01-000-008
ERIN JENNIFER COSTA, TRUSTEE OF THE E.J. COSTA 2007 REVOCABLE LIVING TRUST DATED JUNE 20, 2007

1357 BERNING WAY, MINDEN NV 89423

38364032

EXHIBIT A
(continued)

Loan Reference Number : 20082141216490
First American Order No: 38364032
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE



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