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DOC # 0731356
10/13/2008 12:35 PM Deputy: SG

OFFICIAL RECORD

Requested By:

U S RECORDINGS INC

Assessor's Parcel Number: 1320-32-801-017

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

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00
BK-1008 PG-1655 RPTT: 0.00



Return To (name and address):

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

75215592

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 09/16/2008
..... The parties and their addresses are:

GRANTOR:

JANET M. WILSON, AN UNMARRIED WOMAN

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)

- 1994 Wolters Kluwer Financial Services - Bankers Systems*
Form USBREDTFSNV 9/13/2006

(page 1 of 3)

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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 reference.

The property is located in DOUGLAS at 1463 Hussman Ave Apt B
(County) GARDNERVILLE, Nevada 89410
(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. (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): JANET WILSON

Note Maturity Principal/Maximum
Date: 09/16/2008 Date: 10/05/2038 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 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.

Janet M. Wilson 9-16-08

 (Signature) JANET M. WILSON (Date) (Signature) (Date)

ACKNOWLEDGMENT: Nevada COUNTY OF Douglas
 STATE OF COUNTY OF) ss.
 This instrument was acknowledged before me this 16 day of September 2008
 by JANET WILSON
 (Individual) My commission expires: August 29, 2009

Allyson Colato

 (Notary Public) ALLYSON COLATO
 notary public

 (Title and Rank)

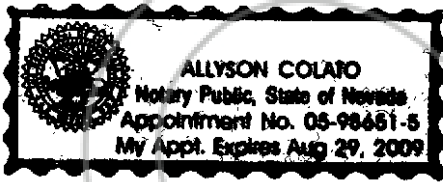


EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

PARCEL 2, AS SET FORTH ON PARCEL MAP FILED FOR RECORD NOVEMBER 2, 1977, AS DOCUMENT NUMBER 14671, BEING A REDIVISION OF PARCEL NUMBER 3, OF PARCEL MAP FILED FOR RECORD MARCH 21, 1977, IN BOOK 377, PAGE 923, DOCUMENT NUMBER 07707 AND BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B. AND M.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JANET M. WILSON, AN UNMARRIED WOMAN FROM BRUCE KOZAK AND LINDA KOZAK, HUSBAND AND WIFE BY DEED DATED 12/07/04 AND RECORDED 01/12/05 IN BOOK 105, PAGE 38465 IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1320-32-801-017
JANET M. WILSON, AN UNMARRIED WOMAN

1463 HUSSMAN AVENUE APT. B, GARDNERVILLE NV 89410
Loan Reference Number : 20082051243190
First American Order No: 38269334
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE



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