

Submitted for recordation by, and when recorded, return to:

**Bank of America**  
 National Trust and Savings Association  
 Branch CONSUMER LOAN SERVICING  
 Address P O BOX 2240  
 City BREAS, CA  
 State CA  
 Zip 92822

Loan # 20030-60533-3316998  
 Reference# 010321-982861241170

**SHORT FORM DEED OF TRUST**  
 (EQUITY MAXIMIZER® ACCOUNT)

Space above this line for Recorder's Use

This Deed of Trust is made on November 23, 1998 by  
GALE G. MCBRIDE AND MELANIE K. MCBRIDE, WHO ARE MARRIED TO EACH OTHER

(collectively and individually "Trustor"); Equitable Deed Company ("Trustee"); and the beneficiary, Bank of America NT&SA, a national banking association ("Bank"). Trustee is a subsidiary of Bank. Any non-titleholder signs below as Trustor solely for the purpose of subjecting any community property interest in the property described below to this Deed of Trust. The words "I," "me," and "my" in this Deed of Trust refer to the Trustor, whether one or more.

Bank and I agree:

1. **Property Security.** For the purpose of securing the obligations described below, I irrevocably grant, convey, transfer and assign to Trustee, in trust with power of sale, the property located in LINCOLN County, Nevada described as follows:

PARCEL NO. 4B AS SHOWN ON PARCEL MAP RECORDED ON PAGE 409 OF PLATS, LINCOLN COUNTY, NEVADA, RECORDS, AND BEING SITUATED IN THE SOUTH HALF (S1/2) OF THE SOUTHEAST QUARTER (SE1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION 15, TOWNSHIP 1 NORTH, RANGE 67 EAST, 148D&M, LINCOLN COUNTY, NEVADA.

This document is recorded as an ACCOMMODATION ONLY and without liability for the consideration therefor or as to the validity or efficiency of said instrument, or for the effect of recording on the title of the property involved.

with the street address: 100 HARTLEY STREET, PIDGHE, NV 89043 and with Parcel No. 001-191-55 and including all improvements and fixtures now or later erected on the property, and all easements, rights, appurtenances, and fixtures now or later a part of or related to the above described property (collectively the "Property").

2. **This Deed of Trust secures:**

- All obligations of the borrowers in the Equity Maximizer Agreement and Disclosure, dated 11/23/98 and naming MELANIE K. MCBRIDE AND GALE G. MCBRIDE as borrowers, for a revolving line of credit account (the "Agreement"), as well as any modifications and renewals of the Agreement. The Agreement provides for a Total Credit Commitment (as defined in the Agreement) of \$ 25,000.00; allows for repeated credit advances drawn against the Total Credit Commitment, and provides for a variable interest rate. By mutual agreement, Bank may increase the Total Credit Commitment ("Increased Credit Commitment"); and
- Trustor's performance of each obligation in this Deed of Trust.

This Deed of Trust will not secure borrowers' obligations under the Agreement in excess of the Total Credit Commitment or Increased Credit Commitment, except for any amounts due to: (a) unpaid interest, or (b) expenses that Bank incurs because obligations of a borrower under the Agreement are not fulfilled (including without limitation, any advances that Bank makes to perform borrowers' duties to pay taxes, insurance, etc.).

To Protect the Security of this Deed of Trust, I Agree: By the execution and delivery of this Deed of Trust and the Equity Maximizer Agreement and Disclosure secured hereby, that provisions (3) to (20), inclusive of the fictitious deed of trust recorded in LINCOLN County 12/23/96 as Instrument 106640 in Book/Reel 123 and at Page/Image 56 of the Official Records of the County Recorder of that county, (which provisions, identical in all counties, are printed on the following pages) hereby are adopted and incorporated herein and made a part hereof as though set forth at length; and I will observe and perform such provisions; and that the reference to Property, obligations, and parties in such provisions shall be construed to refer to the Property, obligations, and parties set forth in this Deed of Trust.

Truster requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE under this Deed of Trust be mailed to Truster at the Truster's address shown below, or if no address is shown, then at the address of the Property.

Signature

Mailing Address for Notice:  
Street City and State

Melanie K McBride  
MELANIE K. MCBRIDE  
Gale G McBride  
GALE G. MCBRIDE

100 HARTLEY STREET PIDGHE, NV 89043

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF Lincoln

On this 24 day of November, 1998, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state, Melanie K McBride

known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.



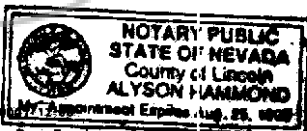
Alyson Hammond  
Notary Public

GENERAL ACKNOWLEDGMENT

STATE OF NEVADA  
COUNTY OF Lincoln

On this 24 day of November, 1998, personally appeared before me, a Notary Public (or judge or other authorized person, as the case may be) in, and for said County and state, Gale G McBride

known (or proved) to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that he/she/they executed the same freely and voluntarily and for the uses and purposes therein mentioned.



Alyson Hammond  
Notary Public

COPY

NO. **111978**

FILED AND RECORDED AT REQUEST OF  
**FIRST AMERICAN TITLE**

**DECEMBER 8, 1998**

AT 55 MINUTES PAST 12 O'CLOCK

PM IN BOOK 138 OF OFFICIAL

RECORDS PAGE 472 LINCOLN

COUNTY, NEVADA

**YURIKO SETZER**  
COUNTY RECORDER

BY *[Signature]* DEPUTY

BOOK 138 PAGE 474