

卷之三

After recording, return to:
U.S. Bank
P.O. Box 687
Sacramento, California 95814-0687

When Recorded Return To
C. J. Title, Inc.
205 Little Canada R.
St. Paul, MN 55112

**LINE OF CREDIT
DEED OF TRUST**

Loan Account #: 6540010107589002
Valerie F. Chalfield
Grantor(s): Edward F. Chalfield

Borrower(s): Valerie F. Chalfield
Edward F. Chalfield

Beneficiary(ies): U.S. BANK NAV
Trustee: U.S. BANK TRUST COMPANY

SEE ATTACHMENT A

or as described on Exhibit A, which improvements and fixtures now or later hereby assign to Lender any existing below. I agree that I will be legally bound attached hereto and by this reference incorporated herein, and all buildings and other located on the Property (all referred to in this Deed of Trust as "the Property"). I also add future factors and units from this Property as additional security for the debt described by all the terms stated in this Deed of Trust.

2. DEBT SEIZED: This Deed of Trust

figures the following:

24.a. The payment of the principal, all collection costs and any and all of \$37,000.00, date November 1, 1998, signed by VALARIE B. CAULFIELD AND BOWARD F. GULFIRE ("Borrower") and payable to Linder, on which the following obligations are to be paid:
payments due 11/17/08, as well as
any Note(s).

and any extensions and renewals of any length. The words "LINE OF CREDIT INSTRUMENT" do not apply to this Deed of Trust if this paragraph 2.b. is checked; unless paragraph 2.b. is also checked.

b. The payment of all amounts otherwise payable to Lender at any time under a
 diluted , and any riders or amendments thereto

The term of the Credit Agreement consists of an initial period of ten years, which begins on the above-indicated date of the Credit Agreement, during which advances can be obtained by Borrower, followed by a repayment period during which Borrower must repay all amounts owing to Lender under the terms of the Credit Agreement. The length of the repayment period and the maturity date will depend on the amounts owed at the beginning of the repayment period, but it will end no later than the maturity date of

This Deed of Trust secures the performance of the Credit Agreement, the payment of all loans payable to Lender at any time under the Credit Agreement, the payment of all interest, court reporter fees, late charges, membership fees, attorneys' fees (including any appeal or review), collection costs, and any and all other amounts that are payable to Lender at any time under the Credit Agreement; and any extensions and renewals of any of the above.

c. This Deed of Trust also secures the payment of all other sums, with interest thereon, advanced under this Deed of Trust to protect the security of this Deed of Trust; and the performance of any covenants and agreements under this Deed of Trust. This Deed of Trust also secures the repayment of any future advances, with interest thereon, made to Borrower under this Deed of Trust.

The interest rates, payment terms and balance due under the Note or Credit Agreement or both, as applicable, may be indexed, adjusted, reviewed or renegotiated in accordance with the terms of the Note and the Credit Agreement and any extensions and renewals of the Note or Credit Agreement or both, as applicable.