

This document was prepared by: NEW PEOPLES BANK, INC.  
131 U. S. HWY. 23S  
WEBER CITY, VA 24290

Commonwealth of Virginia

Space Above This Line For Recording Data

**THIS IS A CREDIT LINE DEED OF TRUST**

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Credit Line Deed of Trust (Security Instrument) is MAY 27, 2000 and the parties, their addresses and tax identification numbers, if required, are as follows:
- |          |                                |                            |
|----------|--------------------------------|----------------------------|
| GRANTOR: | TERRY G. KILGORE 409-04-6390   | JERRY W. KILGORE 409-04-   |
|          | AS JOINT DEBTORS               | AS JOINT DEBTORS           |
|          | 109 E. JACKSON STREET          | 109 E. JACKSON STREET      |
|          | GATE CITY, VA 24251            | GATE CITY, VA 24251        |
|          | SOCIAL SECURITY #: 409-04-6390 | SOCIAL SECURITY #: 409-04- |

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE: KENNETH D. HART AND GARY A. LAWSON  
NEW PEOPLES BANK, INC.  
131 U. S. HWY. 23S  
WEBER CITY, VA 24290  
TAXPAYER I.D. #: 54-1880861

LENDER: NEW PEOPLES BANK, INC. - WEBER CITY OFFICE  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF VIRGINIA  
131 U. S. HIGHWAY 23  
WEBER CITY, VA 24290  
TAXPAYER I.D. #: 54-1880861

2. **CREDIT LINE DEED OF TRUST.** THIS IS A CREDIT LINE DEED OF TRUST within the meaning of Section 55-58.2 of the Code of Virginia (1950), as amended. For purposes of such section, (i) the name of the noteholder secured by this Security Instrument is NEW PEOPLES BANK, INC. - WEBER CITY OFFICE, (ii) the address at which communications may be mailed or delivered to the noteholder is 131 U. S. HIGHWAY 23, WEBER CITY, VA 24290, and (iii) the maximum aggregate principal amount to be secured is ONE HUNDRED FIVE THOUSAND AND NO/100 DOLLARS. 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.
3. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property: REFER TO EXHIBIT 'A' WHICH IS ATTACHED HERETO AND MADE A PART HEREOF.

The property is located in SCOTT COUNTY at \_\_\_\_\_  
(County (or City))

109 E. JACKSON STREET \_\_\_\_\_, Virginia 24251  
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, 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").

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(s) 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.)  
NOTE DATED 05-27-00