

Recording requested by:  
**WELLS FARGO BANK, N.A.**

When recorded return to:

Wells Fargo Bank, N.A.  
Attn: Lien Perfection  
P.O. Box 5140  
Portland, OR 97208-5140

THIS INSTRUMENT IS BEING RECORDED AS AN  
INFORMATION ONLY. NO LIABILITY OR  
RESPONSIBILITY IS ASSUMED AS TO THE  
SUFFICIENCY NOR AS TO THE VALIDITY  
OF TITLE TO ANY REAL PROPERTY DESCRIBED  
THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

97051996

State of Nevada

Space Above This Line For Recording Data

1108649 8001  
972891633470

**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

**1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is  
11-12-1997 and the parties are as follows:

**TRUSTOR ("Grantor"):**  
WILLIAM A. MERLINO AND PAMELA J. MERLINO, HUSBAND AND WIFE,  
JOINT TENANTS

whose address is:  
1410 ORCHARD ROAD GARDNERVILLE, NV 89410

**TRUSTEE: AMERICAN SECURITIES COMPANY OF NEVADA, 18700 NW Walker Rd., Bldg. 92,  
Beaverton, OR 97006**

**BENEFICIARY ("Lender"):** WELLS FARGO BANK, N.A, 18700 NW Walker Rd., Bldg. 92,  
Beaverton, OR 97006

**2. 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,  
all of that certain real property located in the County of DOUGLAS, State of Nevada,  
described as follows:

LOT 3, IN BLOCK A, AS SET FORTH ON THE FINAL MAP OF SIERRA SUNSET HEIGHTS  
UNIT 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS  
COUNTY, NEVADA, ON MARCH 20, 1986, IN BOOK 386, PAGE 1686, AS DOCUMENT NO.  
132396.

with the address of 1410 ORCHARD ROAD GARDNERVILLE, NV 89410  
and parcel number of 23-461-03 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.

**3. MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will  
secure shall not exceed \$250,000.00 together with all interest thereby accruing, as set forth in the prom-  
issory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of  
even date herewith, and all amendments, extensions, modifications, renewals, or other documents which are  
incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured  
Debt is 30 years from the date of the Secured Debt, or such lesser period as  
may be provided. The Secured Debt is a revolving line of credit.

**4. MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor  
agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated  
February 1, 1997 and recorded on February 11, 1997 as Document Number 0406446  
in Book 0297 at Page 1267 of the Official Records in the Office of the Recorder of  
DOUGLAS County, State of Nevada, are hereby incorporated into, and shall govern, this  
Security Instrument.

0426747

BK 1197 PG 3901

**SIGNATURES:** By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

William A. Merlino  
WILLIAM A MERLINO

Grantor

11-13-97  
Date

Pamela J Merlino  
PAMELA J MERLINO

Grantor

11-13-97  
Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF New Jersey, COUNTY OF Atlantic } ss.

This instrument was acknowledged before me on 11/13/97 by

William A. Merlino & Pamela J. Merlino

Marie J. Raw  
Signature of notarial officer

Offie Mgs.  
Title and Rank (Optional)

My commission expires: 3/21/2001

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STEWART TITLE OF DOUGLAS COUNTY

**SEAL**

(Seal)

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Attn: Lien Perfection  
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Portland, OR 97208-5140

REQUESTED BY  
**Stewart Title of Douglas County**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'97 NOV 20 AIO:33

0426747

BK 1197PG3902

LINDA SLATER  
RECORDER

\$8.00 PAID PL DEPUTY