

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

State of Nevada _____ Space Above This Line For Recording Data _____

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SHORT FORM DEED OF TRUST
(With Future Advance Clause)

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973631311080

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
01-27-1998 and the parties are as follows:
TRUSTOR ("Grantor"):

CHARLES W. SCHARER AND SUSAN MARIE SCHARER, TRUSTEES OF THE C & S SCHARER
1996 TRUST U/I/D MAY 3, 1996

whose address is:
PO BOX 4735 STATELINE, NV 89449

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 7, BLOCK C, AS SHOWN ON THE OFFICIAL MAP OF GRANITE SPRINGS SUBDIVISION NO. 2, FILED IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JULY 8, 1980 IN BOOK 780, PAGE 409 AS DOCUMENT NO. 46091

with the address of 148 GRANITE SPRINGS DRIVE STATELINE, NV 89449 and parcel number of 07-491-02 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 \$100,000.00 together with all interest thereby accruing, as set forth in the promissory 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.

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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).

Charles W. Scharer

CHARLES W. SCHARER Grantor

1/29/98

Date
1-29-98

Susan M. Scharer

SUSAN MARIE SCHARER Grantor

Date
1/29/98

Charles W. Scharer

CHARLES W. SCHARER, TRUSTEE Grantor

Date
1-29-98

Susan M. Scharer

SUSAN MARIE SCHARER, TRUSTEE Grantor

Date

ACKNOWLEDGMENT:

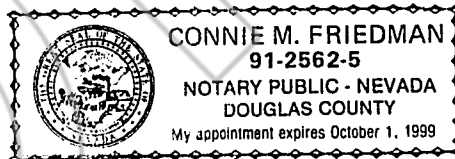
(Individual)

STATE OF Nevada, COUNTY OF Douglas)ss.

This instrument was acknowledged before me on January 29, 1997 by Charles W. Scharer & Susan M. Scharer

Connie M. Friedman

Signature of notarial officer



Title and Rank (Optional)

My commission expires: 10/1/99

(Seal)

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REQUESTED BY
FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 FEB -9 A11:47

0432257
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LINDA SLATER
RECORDER
\$8.00 PAID *KJ* DEPUTY