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SHORT FORM DEED OF TRUST

1341786 8001
19981561631280

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 07-01-1998 and the parties are as follows:

TRUSTOR ("Grantor"):
CHARLES R. SEWELL AND DIANE K. SEWELL, HUSBAND AND WIFE AS
JOINT TENANTS

whose address is:

2440 GENOA ASPEN DRIVE GENOA, NV 89411

**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 23, BLOCK E, AS SET FORTH ON THE FINAL MAP OF GENOA LAKES, PHASE I, PLANNED UNIT DEVELOPMENT, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON MARCH 16, 1993, IN BOOK 393, AT PAGE 3260, AS DOCUMENT NO. 302137, OFFICIAL RECORDS.

with the address of 2440 GENOA ASPEN DRIVE GENOA, NV 89411
and parcel number of 17-350-20

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 \$190,000.00 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).

<u>Charles R. Sewell</u> CHARLES R SEWELL	Grantor	<u>7/2/98</u> Date
<u>Diane K Sewell</u> DIANE K SEWELL	Grantor	<u>7/2/98</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF NEVADA, COUNTY OF DOUGLAS } ss.

This instrument was acknowledged before me on JULY 2, 1998 by CHARLES R. SEWELL, DIANE K SEWELL

Patricia M. Lord
Signature of notarial officer

Agent Officer
Title and Rank (Optional)



My commission expires: 2-24-2002

(Seal)

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Wells Fargo Bank, N.A.
Attn: Lien Perfection
P.O. Box 5140
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