

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

98130773 TO

State of Nevada

Space Above This Line For Recording Data

SHORT FORM DEED OF TRUST

1418733 8001
19982601353110

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 10-06-1998 and the parties are as follows:

TRUSTOR ("Grantor"):

LAWRENCE V. ROWE II, AND LAURIE M. THERRES, HUSBAND AND WIFE AS JOINT TENANTS, WHO ACQUIRED TITLE AS LAWRENCE V. ROWE II, AN UNMARRIED MAN AND LAURIE M THERRAS, AN UNMARRIED WOMAN AS JOINT TENANTS

whose address is:

1010 FAIRWAY DR 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 2, AS SAID LOT IS SHOWN ON THE OFFICIAL PLAT OF GARDNERVILLE RANCHOS UNIT NO. 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, AND TITLE SHEET AMENDED ON JUNE 4, 1965, AS DOCUMENT NO. 28378.

with the address of 1010 FAIRWAY DRIVE GARDNERVILLE, NV 89410 and parcel number of 27-274-060

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 \$60,000.00 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.

0452299

BK 1098 PG 4506

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).

Laurie M. Therres _____ Grantor 10-12-98 _____ Date
LAURIE M THERRES

Lawrence V. Rowe II _____ Grantor 10/12/98 _____ Date
LAWRENCE V. ROWE II

_____ Grantor _____ Date

_____ Grantor _____ Date

ACKNOWLEDGMENT:

(Individual)

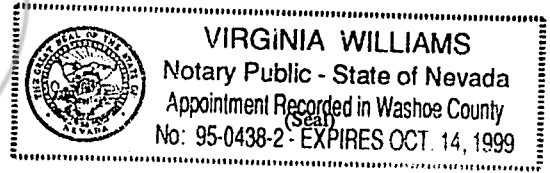
STATE OF Nevada, COUNTY OF Washoe ss.

This instrument was acknowledged before me on 10/12/98 by Laurie M. Therres
and Lawrence V. Rowe II

Virginia Williams
Signature of notarial officer

Notary Public
Title and Rank (Optional)

My commission expires: 10/14/99



When recorded return to:

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

0452299

BK1098PG4507

ILLEGIBLE NOTARY SEAL DECLARATION

I certify under penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary Virginia Williams

Date Commission Expires 10/14/99

COMMISSION NUMBER 95-0438-2

Date and Place of Notary Execution 10/12/98 Washoe County, NV

Date and Place of This Declaration 10/15/98 Washington County, OR

Cynthia DeLong
Signature

WELLS FARGO BANK, N.A.

REQUESTED BY
MARQUIS TITLE & ESCROW, INC.
IN OFFICIAL RECORDS OF
BOULDER COUNTY, NEVADA

'98 OCT 23 A9:24

0452299

BK1098PG4508

LINDA SLATER
RECORDER
\$9.00 PAID KD DEPUTY