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State of Nevada

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SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1175941 2001
19983551046550

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
12-29-1998 and the parties are as follows:

TRUSTOR ("Grantor"):
WALTER F. PEDLAR AND CORAL E. PEDLAR, HIS WIFE, AS JOINT
TENANTS

whose address is:

1ST HOUSE ON PEDLAR ROAD SILVER CITY, NV 89428

**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 80, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, AS DOCUMENT NO. 28309 AND ON JUNE 4, 1965, AS DOCUMENT NO. 28377.

with the address of 947 MONUMENT PEAK GARDNERVILLE, NV 89410
and parcel number of 27-371-13

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 \$78,000.00 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 01-20-2014

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).

Walter F. Pedlar
WALTER F. PEDLAR Grantor

01-07-99
Date

Coral E. Pedlar
CORAL E. PEDLAR Grantor

Jan 07, 1999
Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

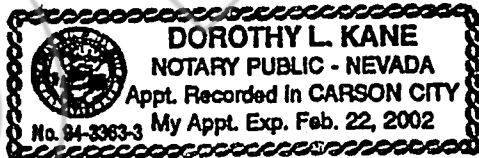
STATE OF NEVADA, COUNTY OF CARSON CITY }ss.

This instrument was acknowledged before me on 1/7/99 by Walter F Pedlar + Coral E Pedlar

Dorothy L. Kane
Signature of notarial officer

Agent Officer
Title and Rank (Optional)

My commission expires: 2-22-02



(Seal)

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