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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1267656 2001
19990261134530

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
02-04-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
RON HALL AND JOAN HALL, HUSBAND AND WIFE AS JOINT TENANTS

whose address is:

657 STONES THROW RD 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:

ALL THAT CERTAIN REAL PROPERTY SITUATE, LYING AND BEING A PORTION OF THE NORTH-EAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 23, AND THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL 1-D AS SHOWN ON THAT CERTAIN RECORD OF SURVEY FOR SMS ENTERPRISES RECORDED FEBRUARY 23, 1982, IN BOOK 282, OF OFFICIAL RECORDS AT PAGE 1257, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 65166 BEING A DIVISION OF PARCEL 1-D, AS SHOWN ON THAT PARCEL MAP FOR SMS ENTERPRISES, RECORDED JANUARY 10, 1978, IN BOOK 178, OF OFFICIAL RECORDS AT PAGE 560, DOUGLAS COUNTY, NEVADA, SAID MAP BEING A REDIVISION OF PARCEL 1 AS SHOWN ON THAT RECORD OF SURVEY FOR SMS ENTERPRISES, RECORDED APRIL 19, 1973, IN BOOK 473, OF OFFICIAL RECORDS AT PAGE 157, DOUGLAS COUNTY, NEVADA.

with the address of 657 STONES THROW RD GARDNERVILLE, NV 89410
and parcel number of 29 040 15

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 \$56,000.00 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 02-15-2009

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.

0461325

BK0299PG3393

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>Ron Hall</u>	Grantor	<u>2/7/99</u>
RON HALL		Date
<u>Joan Hall</u>	Grantor	<u>2.7.99</u>
JOAN HALL		Date
_____	Grantor	_____
_____	Grantor	_____

ACKNOWLEDGMENT:

(Individual)

STATE OF Nevada, COUNTY OF Douglas } ss.

This instrument was acknowledged before me on February 7, 1999 by _____

Ron Hall & Joan Hall

Janelle Wilcks
Signature of notarial officer

Title and Rank (Optional)

My commission expires: 11-30-99



(Seal)

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Attn: Lien Perfection
P.O. Box 5140
Portland, OR 97208-5140

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