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WELLS FARGO BANK, N.A.

Recording Requested by:
Wells Fargo Bank, 18700 NW Walker Rd.,
Bldg. 92, Beaverton, OR 97006

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State of Nevada

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1310043 2001
19991031327150

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
04-16-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
MICHAEL J. DELCZEG, A MARRIED MAN, WHO ACQUIRED TITLE AS
MICHAEL J. DELCZEG, A WIDOWER.

whose address is:
1368 SANDEN LN MINDEN, NV 89423

**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 REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA,
DESCRIBED AS FOLLOWS:

A PORTION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33,
TOWNSHIP 14 NORTH, RANGE 20 EAST, M.D.B.&M., DESCRIBED AS FOLLOWS:
PARCEL A-4, AS SET FORTH ON THE PARCEL MAP FOR DENNIS E. WILLS, ET UX,
RECORDED AUGUST 28, 1989, IN BOOK 889, PAGE 3916, DOCUMENT NO. 209568,
OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

with the address of 1368 SANDEN LN MINDEN, NV 89423
and parcel number of 21-100-67

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 \$65,000.00 together with all interest thereby accruing, as set forth in the prom-
issory 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 04-20-2029

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).

Michael J Delczeg
MICHAEL J DELCZEG

Grantor

4-20-99
Date

Francis H Delczeg
FRANCIS H DELCZEG, NON VESTED SPOUSE

Grantor

4-20-99
Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

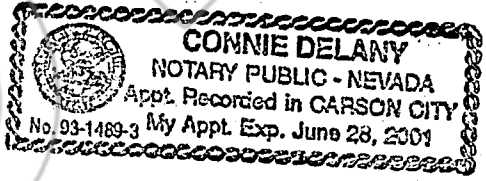
STATE OF Nevada, COUNTY OF Carson } ss.

This instrument was acknowledged before me on April 20, 1999 by Michael J and Frances H. Delczeg

Connie Delany
Signature of notarial officer

Agent
Title and Rank (Optional)

My commission expires: June 28, 2001



(Seal)

When recorded return to:

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

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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 Connie Delany

Date Commission Expires 6-28-01

COMMISSION NUMBER 93-1489-3

Date and Place of Notary Execution 4-20-99 Carson Co., NV

Date and Place of This Declaration 4-23-99 Beaverton, OR

Celene O'Toole

Signature

WELLS FARGO BANK, N.A.

REQUESTED BY
Nationwide Recording
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 MAY -5 A10:48

LINDA SLATER
RECORDER
\$9.00 PAID \$2 DEPUTY

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