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State of Nevada

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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1310183 2001
19990990844100

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
04-19-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
MICHAEL CATHERWOOD AND ROBIN L. CATHERWOOD, HUSBAND AND WIFE
AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

whose address is:
582 GREEN ACRE DR GARDNERVILLE, NV 894106521

**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 15, AS SHOWN ON THE MAP OF GREEN ACRES, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON SEPTEMBER 19, 1966, AS DOCUMENT NO. 34001.

with the address of 582 GREEN ACRE DR GARDNERVILLE, NV 894100000 and parcel number of 19-290-16 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 \$38,000.00 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 04-20-2014

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).

<u>Michael Catherwood</u> MICHAEL CATHERWOOD	Grantor	<u>4-22-99</u> Date
<u>Robin L. Catherwood</u> ROBIN L CATHERWOOD	Grantor	<u>4-22-99</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

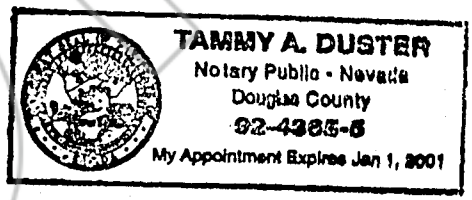
STATE OF Nevada, COUNTY OF Douglas | ss.

This instrument was acknowledged before me on 4/22/99 by ~~Tammy Duster~~
for Robert & Michael Catherwood

Tammy A. Duster
Signature of notarial officer

CSR/Agent
Title and Rank (Optional)

My commission expires: Jan 1, 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 Sammy A. Ruster

Date Commission Expires 1/1/2001

COMMISSION NUMBER 92-4365-5

Date and Place of Notary Execution 4/22/99 Douglas County, NV

Date and Place of This Declaration 4/26/99 Washington County, OR

Anneth Anderson
Signature

WELLS FARGO BANK, N.A.

REQUESTED BY
Nationwide Recording
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DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER
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