

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

81725-99

State of Nevada

Space Above This Line For Recording Data

**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

1657488 8001  
19991831018190

**1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 07-21-1999 and the parties are as follows:

**TRUSTOR ("Grantor"):**  
JOEY M. LAUB AND HELEN A. LAUB, HUSBAND AND WIFE AS  
CO-TRUSTEES OF THE 1998 JOEY M. LAUB FAMILY TRUST

whose address is:  
PO BOX 1837 ZEPHYR COVE, NV 89448

**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:

SEE ATTACHED EXHIBIT A

with the address of 1211 US HIGHWAY 50 ZEPHYR COVE, NV 89448  
and parcel number of 03-192-04 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 \$400,000.00 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.

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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).

*Joey M. Laub*

JOEY M. LAUB, CO-TRUSTEE

Grantor

7/27/99

Date

*Helen A. Laub, Co-Trustee*

HELEN A. LAUB, CO-TRUSTEE

Grantor

7/27/99

Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF NEVADA, COUNTY OF DOUGLAS } ss.

This instrument was acknowledged before me on JULY, 27, 1999 by \_\_\_\_\_

JOEY M. LAUB AND HELEN A. LAUB

*Patricia M. Lord*

Signature of notarial officer

*PATRICIA M. LORD AGENT OFFICER*

Title and Rank (Optional)



My commission expires: 2-24-2002

(Seal)

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**EXHIBIT "A"**

BEGINNING AT A POINT ON THE EAST BOUNDARY LINE OF LOT 2 OF SECTION 34,  
TOWNSHIP 14 NORTH, RANGE 18 EAST, M.D.B. & M. SAID POINT BEING SOUTH 0° 31' WEST,  
A DISTANCE OF 1,112.075 FEET FROM THE NORTHEAST CORNER OF SAID LOT 2;  
THENCE NORTH 89° 53' WEST A DISTANCE OF 470.00 FEET, MORE OR LESS TO THE  
EASTERLY RIGHT-OF-WAY LINE OF U.S. HIGHWAY 50, AS NOW LOCATED;  
THENCE SOUTHEASTERLY ALONG SAID RIGHT-OF-WAY LINE, A DISTANCE OF 193.00 FEET,  
MORE OR LESS, TO AN INTERSECTION WITH THE SOUTH LINE OF LOT 7 OF THE A. COHN  
TRACT;  
THENCE SOUTH 89° 53' EAST ALONG THE SOUTH BOUNDARY OF SAID LOT 7  
A DISTANCE OF 460.00 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER OF SAID LOT 2  
OF SECTION 34;  
THENCE NORTH 0° 31' EAST A DISTANCE OF 192.075 FEET ALONG WITH EAST BOUNDARY  
OF SAID LOTS 7 AND 2 TO THE POINT OF BEGINNING  
A.P.N. 03-192-04

\*\* All that real property situate in the County of Douglas, State of Nevada,  
being a portion of Lot 2, Section 34, Township 14 North, Range 18 East,  
M.D.B.&M., described as follows:

Being a portion of lot 6, of the Beatty Tract and Lot 7 of Subdivision 2,  
A. Cohn Tract and further described as follows:

REQUESTED BY  
**WESTERN TITLE COMPANY, INC.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'99 AUG -2 P12:24

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LINDA SLATER  
RECORDER  
\$9.00 PAID *KJ* DEPUTY