

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

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State of Nevada

Space Above This Line For Recording Data

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19991921504450

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 07-29-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
C. DOUGLAS COUSINS AND MARIE C. COUSINS, HUSBAND AND WIFE AS JOINT TENANTS

whose address is:
175 J PALM DRIVE NAPLES, FL 34112

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:

PARCEL 1:
UNIT 10, OF THE AMENDED MAP OF SNOWDOWN, BEING ALL OF LOT 57, LOCATED IN TAHOE VILLAGE SUBDIVISION UNIT NO. 1, DOUGLAS COUNTY, NEVADA, FILED FOR RECORD ON OCTOBER 29, 1974, AS DOCUMENT NO. 76174.

PARCEL 2:
AN UNDIVIDED 1/26TH INTEREST IN ALL OF THE 'COMMON AREA' AS SHOWN ON THE 'AMENDED MAP OF SNOWDOWN' BEING ALL OF LOT 57 IN TAHOE VILLAGE SUBDIVISION UNIT NO. 1, DOUGLAS COUNTY, NEVADA, FILED FOR RECORD ON OCTOBER 29, 1974, AS DOCUMENT NO. 76174.

with the address of 331 TRAMWAY DRIVE #10 STATELINE, NV 89449 and parcel number of 40-060-050 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 \$32,000.00 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 08-15-2014

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>Marie C. Cousins</u>	Grantor	<u>7-29-99</u>
MARIE C COUSINS		Date
<u>C Douglas Cousins</u>	Grantor	<u>7/29/99</u>
C DOUGLAS COUSINS		Date
_____	Grantor	_____
		Date
_____	Grantor	_____
		Date

ACKNOWLEDGMENT:
(Individual)

STATE OF NEVADA, COUNTY OF DOUGLAS } ss.

This instrument was acknowledged before me on July 29th, 1999 by MARIE C. COUSINS - C. DOUGLAS COUSINS

Patricia M. Lord
Signature of notarial officer

AGENT OFFICER
Title and Rank (Optional)



My commission expires: 2-24-2002

(Seal)

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REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 AUG 10 P3:25

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LINDA SLATER
RECORDER
PAID 8.00 DEPUTY