

Recording requested by:
WELLS FARGO BANK, N.A.

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

When Recorded Return to: **DATAPRO**
Nationwide Recording Service, 17352 Daimler
Street, #200, Irvine, CA 92614
Code: WFD

State of Nevada

Space Above This Line For Recording Data

SHORT FORM DEED OF TRUST

6011778 2001
19991801503390

(With Future Advance Clause)

- 1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is
08-10-1999 and the parties are as follows:
TRUSTOR ("Grantor"):

JOHN D. LAVACH AND GRETCHEN A. LAVACH, TRUSTEES OF THE LAVACH FAMILY
TRUST DATED AUGUST 30, 1989

whose address is:

412 31ST ST NEWPORT BEACH, CA 92663

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:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE CITY OF ZEPHYR COVE,
COUNTY OF DOUGLAS, STATE OF NEVADA DESCRIBED AS FOLLOWS:

LOT 100 ZEPHYR KNOLLS, UNIT NO. 4, FILED OFFICE COUNTY RECORDER DOUGLAS
COUNTY, STATE OF NEVADA, OCTOBER 14, 1957, BOOK 1 OF MAPS, DOCUMENT NO.
12699.

COMMONLY KNOWN AS 662 INSPIRATION DRIVE, ZEPHYR COVE, NEVADA.

with the address of 660 INSPIRATION DRIVE ZEPHYR COVE, NV 89448
and parcel number of 5-141-20

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 \$50,000.00 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 08-15-2004

- 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.

0475118

BK0899PG4343

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).

John D. Lavach, Trustee
JOHN D. LAVACH, TRUSTEE Grantor 8-15-99
Date

Gretchen A. Lavach, Trustee
GRETCHEN A. LAVACH, TRUSTEE Grantor 8-11-99
Date

Grantor Date

Grantor Date

ACKNOWLEDGMENT:

(Individual)

STATE OF CA, COUNTY OF ORANGE } ss.

This instrument was acknowledged before me on AUGUST 11, 1999 by JOHN D. LAVACH & GRETCHEN A. LAVACH

[Signature]
Signature of notarial officer

Title and Rank (Optional)

My commission expires: JUL 15, 2001



(Seal)

When recorded return to:

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

0475118
BK0899PG4344

**ILLEGIBLE NOTARY SEAL DECLARATION
(GOVERNMENT CODE 27361.7)**

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 Henry M ITO

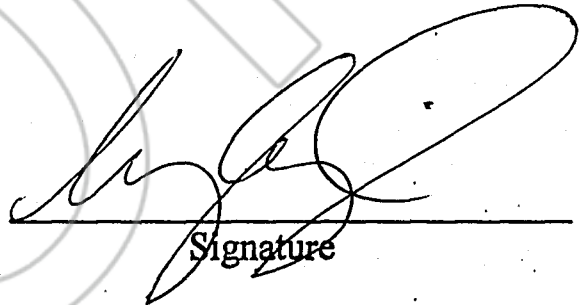
Commission Number 1122077

Date Commission Expires Jan 15, 2001

Vendor ID Number NNA1

Date & Place of Notary Execution 8-11-99 Orange County, CA

Date & Place of This Declaration 8-17-99 WASHINGTON COUNTY, OR


Signature

WELLS FARGO BANK, N.A.

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

1999 AUG 23 PM 3: 32

LINDA SLATER
RECORDER
\$9⁰⁰ PAID K2 DEPUTY

0475118

BK0899PG4345