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Recording Requested by:
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State of Nevada

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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

6033681 2001
19992230613590

- 1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 08-26-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

GRAY SIGLER AND LOIS SIGLER, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

whose address is:

1248 PLEASANTVIEW DRIVE GARDNERVILLE, NV 89410

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 12, AS SHOWN ON THE FINAL MAP OF SILVERANCH UNIT 1-A, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JANUARY 3, 1994, IN BOOK 194, PAGE 256, AS DOCUMENT NO. 326668.

with the address of 1248 PLEASANTVIEW DRIVE GARDNERVILLE, NV 89410
and parcel number of 1220-09-410-012

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 \$58,000.00 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 09-25-2029

- 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).

<u>Gray Sigler</u> GRAY SIGLER	Grantor	<u>8/27/99</u> Date
<u>Lois Sigler</u> LOIS SIGLER	Grantor	<u>8/27/99</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:
(Individual)

STATE OF Nevada, COUNTY OF Douglas ss.

This instrument was acknowledged before me on 8-27-99 by

Gray Sigler and Lois Sigler

Kathleen L. Martin
Signature of notarial officer

Title and Rank (Optional)

My commission expires: 12-5-2002



When recorded return to:

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

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Nationwide Recording
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

1999 SEP 21 PM 2: 33

LINDA SLATER
RECORDER

\$8.⁰⁰ PAID 2 DEPUTY

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