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**WELLS FARGO BANK, N.A.**

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

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State of Nevada

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## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

6033699 2001  
19992172210012

- 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 \$26,000.00 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 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.

0477171

BK0999PG4199

**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).

Gray Sigler  
GRAY SIGLER Grantor

8/27<sup>(5)</sup>/99  
Date

Lois Sigler  
LOIS SIGLER Grantor

8/27/99  
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



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Attn: Lien Perfection  
P.O. Box 5140  
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LINDA SLATER  
RECORDER

\$8.00 PAID KS DEPUTY