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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)

6041619 2001
19992242210019

- 1. DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is
09-02-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

RAYMOND K. PERRA AND WENDY K. PERRA, HUSBAND AND WIFE AS JOINT TENANTS
WITH RIGHT OF SURVIVORSHIP

whose address is:
875 RUBIO WAY GARDENERVILLE, 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:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE CITY OF
GARDNERVILLE, COUNTY OF DOUGLAS, STATE OF NEVADA DESCRIBED AS FOLLOWS:
LOT 1, BLOCK C. AS SHOWN ON THE OFFICIAL MAP OF CHAMBERS FILED
SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS
COUNTY, STATE OF NEVADA, ON JANUARY 9, 1979, AS DOCUMENT NO. 28862.
RESERVING THEREFROM: SURFACE WATER RIGHTS AS CONVEYED IN DOCUMENT
RECORDED APRIL 17, 1979, IN BOOK 479 OF OFFICIAL RECORDS AT PAGE 900,
DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 31619.

with the address of 875 RUBIO WAY GARDENERVILLE, NV 89410
and parcel number of 1220-17-710-007

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 \$25,000.00 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 09-15-2014

- 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.

0477446

BK0999PG4920

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>Raymond K. Perra</u> RAYMOND K PERRA	Grantor	<u>9-9-99</u> Date
<u>Wendy K. Perra</u> WENDY K PERRA	Grantor	<u>9-9-99</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

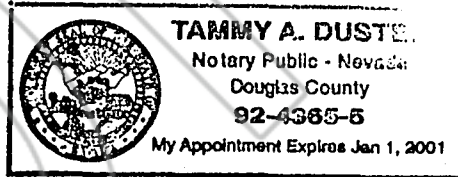
(Individual)

STATE OF Nevada, COUNTY OF Douglas]ss.

This instrument was acknowledged before me on Sept 9, 1999 by Tammy A. Duster RAYMOND K PERRA AND WENDY K PERRA

Tammy A. Duster
Signature of notarial officer

Agent / CSR
Title and Rank (Optional)



My commission expires: Jan 1, 2001

(Seal)

When recorded return to:

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

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DOUGLAS CO., NEVADA

1999 SEP 24 PM 2:41

LINDA SLATER
RECORDER

\$ 8.00 PAID 12 DEPUTY