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19992622200203

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
10-15-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
PATRICK G. HAWKS AND CHERYLEE HAWKS, AS COMMUNITY PROPERTY
WITH THE RIGHT OF SURVIVORSHIP

whose address is:
706 MUSTANG LN 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:
SEE ATTACHED EXHIBIT 'A'

with the address of: 706 MUSTANG LN GARDENERVILLE, NV 89410

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 \$ 13,000.00 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:
10-15-2005

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.

EXHIBIT "A"

A PARCEL OF LAND LOCATED IN THE NORTHEAST $\frac{1}{4}$ OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. & M. DOUGLAS COUNTY, STATE OF NEVADA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST $\frac{1}{4}$ OF SAID SECTION 24:

THENCE EAST ALONG THE CENTER LINE OF ARABIAN LANE, A DISTANCE OF 3,795.00 FEET TO THE SOUTHWEST CORNER OF THAT CERTAIN PARCEL OF LAND CONVEYED TO ANDREW T. MCCARTHY AND WIFE, IN DEED, RECORDED APRIL 23, 1974, IN BOOK 474, PAGE 585, OFFICIAL RECORDS, AS DOCUMENT NO. 72838;

THENCE CONTINUING EAST ALONG THE CENTER LINE OF ARABIAN LANE, A DISTANCE OF 234.82 FEET TO THE SOUTHEAST CORNER OF THE MCCARTHY LAND;

THENCE NORTH ALONG THE EAST LINE OF THE MCCARTHY LAND, A DISTANCE OF 198.01 FEET TO THE TRUE POINT OF BEGINNING; SAID POINT BEING THE SOUTHWEST CORNER OF PARCEL NO. 1 ON THAT CERTAIN SURVEY PARCEL MAP, RECORDED AUGUST 7, 1974, IN BOOK 874, PAGE 120, DOCUMENT NO. 74599, OFFICIAL RECORDS;

THENCE EAST, A DISTANCE OF 260.18 FEET TO A POINT IN THE CENTER LINE OF MUSTANG LANE;

THENCE EAST, A DISTANCE OF 260.18 FEET TO A POINT IN THE CENTER LINE OF MUSTANG LANE;

THENCE NORTH ALONG THE CENTER LINE OF MUSTANG LANE, A DISTANCE OF 198.00 FEET TO A POINT;

THENCE WEST A DISTANCE OF 260.18 FEET TO A POINT;

THENCE SOUTH, A DISTANCE OF 198.00 FEET TO THE POINT OF BEGINNING.

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EXCEPT THERE FROM ALL THAT CERTAIN PIECE OR PARCEL OF LAND LOCATED IN THE NORTHEAST ¼ OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20, EAST, M.D.B. M, DOUGLAS COUNTY, NEVADA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE WEST ¼ CORNER OF SAID SECTION 24;
THENCE EAST ALONG THE CENTER LINE OF ARABIAN LANE, A DISTANCE OF 4,029.82 FEET TO THE SOUTHWEST CORNER OF THAT CERTAIN PARCEL OF LAND CONVEYED TO DON CHAMBERS, ET UX, IN DEED, RECORDED AUGUST 1974, IN BOOK 874, PAGE 423, DOCUMENT NO. 74755, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA;
THENCE NORTH ALONG THE WEST LINE OF THE CHAMBER'S PARCEL OF LAND, A DISTANCE OF 198.01 FEET TO THE TRUE POINT OF BEGINNING; SAID POINT BEING FURTHER DESCRIBED AS THE NORTHWEST CORNER OF PARCEL NO. 2, AS MORE FULLY SHOWN ON THAT CERTAIN SURVEY PARCEL MAP, RECORDED AUGUST 7, 1974, IN BOOK 874, PAGE 120, DOCUMENT NO. 74599, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA;
THENCE CONTINUING NORTH, A DISTANCE OF 12.150 FEET TO A POINT;
THENCE EAST, A DISTANCE OF 260.18 FEET TO A POINT IN THE CENTER LINE OF MUSTANG LANE;
THENCE SOUTH ALONG THE CENTER LINE OF MUSTANG LANE, A DISTANCE OF 12.50 FEET TO A POINT; SAID POINT BEING THE NORTHEAST CORNER OF CHAMBER'S PARCEL OF LAND FIRST ABOVE-MENTIONED;
THENCE WEST ALONG THE NORTHERLY BOUNDARY LINE OF CHAMBER'S LAND, A DISTANCE OF 260.18 FEET TO THE POINT OF BEGINNING.

SAID LAND BEING A PORTION OF PARCEL NO. 1, AS SET FORTH ON THAT CERTAIN SURVEY PARCEL MAP RECORDED AUGUST 7, 1974, IN BOOK 874, PAGE 120, DOCUMENT NO. 74599, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA.

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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).

Patrick G Hawks
PATRICK G HAWKS Grantor

10/15/99
Date

Cherylee Hawks
CHERYLEE HAWKS Grantor

10-15-99
Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Nevada, COUNTY OF Douglas Jss.

This instrument was acknowledged before me on October 15th 1999 by Patrick G Hawks
and Cherylee Hawks

Fern Kay Capra
Signature of notarial officer

CSR
Title and Rank (Optional)

My commission expires: 4-24-2002



(Seal)

~~Which recorded return to:~~

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

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ILLEGIBLE NOTARY SEAL DECLARATION

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 Fern Kay Capra

Date Commission Expires April 24, 2002

COMMISSION NUMBER 98-3236-5

Date and Place of Notary Execution 10/15/99 Douglas County, NV

Date and Place of This Declaration 10/20/99 WASHINGTON COUNTY, OR

Staci

Signature

WELLS FARGO BANK, N.A.

REQUESTED BY
Nationwide Recording
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

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LINDA SLATER
RECORDER

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