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WELLS FARGO BANK, N.A.

~~State of Nevada and New Mexico~~
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State of Nevada

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Assessor's Parcel Number: 1220-20-001-037

6095247 8001
19992842200287

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
10-18-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
GENE M. KOCHAN AND JANICE L. KOCHAN, HUSBAND AND WIFE

whose address is:
788 RUBIO WAY 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:

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA,
DESCRIBED AS FOLLOWS:

LOT 9, IN BLOCK B, OF MARRON ESTATES, ACCORDING TO THE MAP THEREOF, FILED
IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON
SEPTEMBER 9, 1980, IN BOOK 980, PAGE 682, AS DOCUMENT NO. 48330 OF OFFICIAL
RECORDS

with the address of: 788 RUBIO WAY GARDNERVILLE, 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 \$50,000.00 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:

30 years from the date of the Secured Debt, or such lesser period as may be provided. The Secured Debt is a revolving line of credit.

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.

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).

Gene M Kochan

GENE M KOCHAN

Grantor

10-20-99

Date

Janice L Kochan

JANICE L KOCHAN

Grantor

10-20-99

Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Nevada, COUNTY OF Douglas } ss.

This instrument was acknowledged before me on October 20, 1999 by Gene M Kochan and Janice L. Kochan

Fern Kay Capra
Signature of notarial officer

CSR
Title and Rank (Optional)

My commission expires: 4-24-2002



(Seal)

~~When recorded return to:~~

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

0480256

BK1199PG1292

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 Apr. 24, 2002

COMMISSION NUMBER 983236-5

Date and Place of Notary Execution Oct 20, 1999 Douglas Co. NV

Date and Place of This Declaration Oct 25, 1999 WASHINGTON COUNTY, OR

Jaymie J. Hopper
Signature

WELLS FARGO BANK, N.A.

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

1999 NOV -8 AM 10: 12

LINDA SLATER
RECORDER

\$ 9.00 PAID ka DEPUTY

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