

Recording requested by:
WELLS FARGO BANK, N.A.

Recording Requested by:
Customer Loan Servicing, 7412 NE Jefferson
Blvd, Albuquerque, NM 97019

When Recorded Return to: **DATAPRO**
Nationwide Recording Service, 17352 Daimler
St. #200, Irvine, CA 92614
Code: WFD Nevada and New Mexico

State of Nevada

Space Above This Line For Recording Data

Assessor's Parcel Number: 19-280-15

6082316 2001
19992841706540

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
10-20-1999 and the parties are as follows:

TRUSTOR ("Grantor"):
MICHAEL WAYNE WAFFIRD AND ANITA ANNA WAFFIRD, HUSBAND AND
WIFE AS JOINT TENANTS

whose address is:
424 LILLIAN CT 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:

PARCEL 1 OF PARCEL MAP NO. 1 FOR WILLIAM CIARASSO AND NATALE CIARASSO
FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY,
STATE OF NEVADA ON OCTOBER 23, 1984, IN BOOK 1084, PAGE 2518, AS DOCUMENT
NO. 109102 AND BY CERTIFICATE OF AMENDMENT RECORDED DECEMBER 4, 1986, IN
BOOK 1286, PAGE 476, DOCUMENT NO. 146105.

with the address of: 424 LILLIAN CT 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 \$100,000.00 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:
10-20-2029

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.

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).

Michael Wayne Waffird
MICHAEL WAYNE WAFFIRD Grantor

Oct 21, 1999
Date

Anita Anna Waffird
ANITA ANNA WAFFIRD Grantor

Oct 21, 1999
Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Nevada, COUNTY OF Douglas } ss.

This instrument was acknowledged before me on October 21, 1999 by

Michael Wayne Waffird and Anita Anna Waffird

Fern Kay Capra
Signature of notarial officer

CSJ
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



0480257

BK 1199PG 1295

CERTIFICATION PURSUANT TO GOVERNMENT CODE SECTION 27361.7

WASHINGTON COUNTY, OR
PLACE OF EXECUTION

I CERTIFY UNDER PENALTY OF PERJURY, UNDER THE LAWS OF THE STATE OF CALIFORNIA, THAT THIS MATERIAL IS A TRUE COPY OF THE ORIGINAL MATERIAL CONTAINED IN THIS DOCUMENT

10/26/99
DATE

Erica Medina
SIGNATURE OF DECLARANT

ERICA MEDINA
TYPE / PRINT NAME

0480257

BK 1199PG1296

- FOR CLARIFICATION PURPOSES ONLY -

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).

MICHAEL W WAFFIRD Grantor Date

ANITA A WAFFIRD Grantor Date

Grantor Date

Grantor Date

ACKNOWLEDGMENT:

(Individual)

STATE OF _____, COUNTY OF _____ } ss.

This instrument was acknowledged before me on _____ by _____

Signature of notarial officer

Title and Rank (Optional)

My commission expires: _____

(Seal)

~~When recorded return to:~~

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

0480257
BK 1199PG 1297

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 98-32310-5

Date and Place of Notary Execution Douglas County 10/21/99

Date and Place of This Declaration Washington County 10/26/99

Luan Melan
Signature

WELLS FARGO BANK, N.A.

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

1999 NOV -8 AM 10: 14

LINDA SLATER
RECORDER

\$11.00 PAID K2 DEPUTY

0480257

BK 1199PG1298