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WELLS FARGO BANK, N.A.

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Assessor's Parcel Number: 1320-31-516-005

LCA 6082211 8001
19992662200056

101-751-6082211-8001

SHORT FORM DEED OF TRUST

8250414247-1

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Deed of Trust ("Security Instrument") is
10-14-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

CHRIS TROWBRIDGE AND TAMMY TROWBRIDGE, HUSBAND AND WIFE, AS JOINT
TENANTS, WITH RIGHTS OF SURVIVORSHIP

whose address is:
1643 ZALDIA DR MINDEN, NV 89423

**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 MINDEN, COUNTY OF DOUGLAS, STATE OF NEVADA DESCRIBED AS FOLLOWS:
LOT 4, IN BLOCK C, AS SET FORTH ON THE FINAL MAP OF MACKLAND UNIT NO. 2 PHASE B FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 25, 1989 IN BOOK 989 AT PAGE 3256, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 211622.

with the address of: 1643 ZALDIA DR MINDEN, NV 89423

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 \$22,000.00 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).

Chris Trowbridge Grantor 10-18-99 Date
 CHRIS TROWBRIDGE Grantor Date

Tammy Trowbridge Grantor 10-18-99 Date
 TAMMY TROWBRIDGE Grantor Date

 Grantor Date

 Grantor Date

ACKNOWLEDGMENT:
(Individual)

STATE OF Nevada, COUNTY OF Douglas ss.

This instrument was acknowledged before me on Oct 18, 1999 by Chris Trowbridge and Tammy Trowbridge

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

0482654
BK 1299PG2881

0479883
BK 1199PG0246

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 Jean Kay Capra

Date Commission Expires 4/24/2002

COMMISSION NUMBER 98-3236-5

Date and Place of Notary Execution 10/18/99 Douglas County, Nevada

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

Annitta Anderson
Signature

WELLS FARGO BANK, N.A.

BK1299PG2882

0482654

REQUESTED BY
Wells Fargo
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

1999 DEC 16 AM 9: 54

LINDA SLATER
RECORDER

\$10 PAID 12 DEPUTY

0479883

BK1199PG0247

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

1999 NOV -2 PM 12: 19

LINDA SLATER
RECORDER

\$9.00 PAID 12 DEPUTY