

When recorded return to:

**CALIFORNIA FEDERAL BANK
CONSUMER LOAN OPERATIONS
P.O. BOX 980880
WEST SACRAMENTO, CA 95798-0880**

Application ID: 397568

Loan Account Number: 4834453328

APN 39-181-01
83048 FLG

**SHORT FORM DEED OF TRUST
(With Future Advance Clause)**

THIS DEED OF TRUST is made May 1, 2000 by and among the trustor,
NORMAN R. ZIOLA, AN UNMARRIED MAN

("Trustor"), the Trustee, MASTER MORTGAGE COMPANY, a California corporation ("Trustee"), and the Beneficiary, CALIFORNIA FEDERAL BANK, A Federal Savings Bank ("Lender"), whose address is 135 Main Street, San Francisco, CA 94105-1817.

TRUSTOR, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust for the benefit of Lender, with power of sale, the following described property located in the County of DOUGLAS, State of Nevada:

LOT 32, AS SHOWN ON THE MAP OF TOPAZ SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 10, 1954, IN BOOK 1 OF MAPS, AS FILE NO. 9774.

Assessor's Parcel Number: 39-181-01

which is commonly known as 2066 COMSTOCK DRIVE, GARDNERVILLE, NV 89410

TOGETHER with all buildings and improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral oil and gas rights and profits, water, water rights, and water stock, insurance and condemnation proceeds, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust;

TO SECURE to Lender the repayment of the promissory note, revolving line of credit agreement, contract or other evidence of debt ("Secured Debt") of even date herewith signed by the borrower, customer, obligor or other obligated party in the maximum principal sum of U.S. \$24500.00 together with all amendments, extensions, modifications or renewals. This amount does not include interest and finance charges or other fees and charges as may be paid out or advanced by Lender to protect the security of this Deed of Trust and the performance of the covenants contained herein or in the terms of the Secured Debt. The maturity date of the Secured Debt is May 1, 2015.

By the execution of this Short Form Deed of Trust, Trustor agrees that all of the terms and covenants in Sections (1) through (25) of the fictitious deed of trust dated January 15, 1999 and recorded on February 11, 1999 as Instrument Number 460914 in Book 299 at Page 2402 of the Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, are hereby incorporated into, and shall govern this Short Form Deed of Trust.

IN WITNESS WHEREOF, Trustor acknowledges receipt of copies of this Short Form Deed of Trust, the Secured Debt, and the terms and covenants of the previously recorded fictitious deed of trust (the Long Form Deed of Trust-Customer Copy).

Norman R. Ziola

NORMAN R. ZIOLA

Trustor

5/3/00
Date

Trustor

Date

Trustor

Date

Trustor

Date

The following certificate is sufficient for an acknowledgement in an individual capacity:

STATE OF NEVADA COUNTY OF CARSON } ss.

The instrument was acknowledged before me on 5-3-00 (date) by NORMAN R. ZIOLA

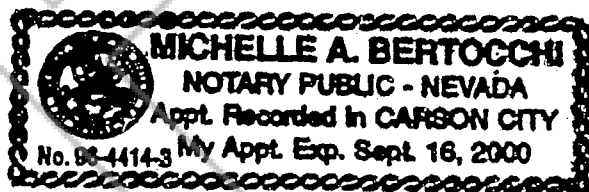
(name(s) of persons(s)).

M. Bertocchi

Signature of notarial officer

Title and Rank (Optional)

My commission expires: Sept. 16, 2000



(Seal, if any)

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 MAY 15 PM 12: 17

LINDA SLATER
RECORDER

\$ 8.00 PAID KJ DEPUTY

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