

**ACCOMMODATION ONLY
NO LIABILITY ASSUMED**

When recorded return to:

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

Application ID: 466443

Loan Account Number: 4834613327

APN 1320-32-211-005

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

THIS DEED OF TRUST is made May 9, 2001 by and among the trustor,
JACK ELBERON CRANER AND GARETH A.R. CRANER, TRUSTEES OF THE CRANER
FAMILY TRUST

("Trustor"), the Trustee, MASTER MORTGAGE COMPANY, a California corporation ("Trustee"), and the Beneficiary,
CALIFORNIA FEDERAL 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 4, AS SHOWN ON THE MAP OF DESERET UNIT NO. 1, FILED FOR RECORD
IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON APRIL 17, 1972,
AS FILE NO. 56955.

Assessor's Parcel Number: 1320-32-211-005

which is commonly known as 1509 DESERET DRIVE, MINDEN, NV 89423

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. \$200000.00 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 9, 2016.

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).

Jack Elberon Craner, TRUSTEE
JACK ELBERON CRANER, TRUSTEE

Trustor

10 MAY 2001
Date

Jack Elberon Craner
JACK ELBERON CRANER, INDIVIDUAL

Trustor

10 MAY 2001
Date

Gareth A.R. Craner Trustee
GARETH A.R. CRANER, TRUSTEE

Trustor

10 May 01
Date

Gareth A.R. Craner
GARETH A.R. CRANER, INDIVIDUAL

Trustor

10 May 01
Date

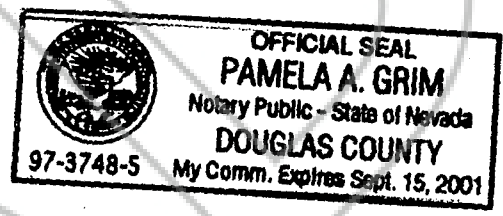
The following certificate is sufficient for an acknowledgement in an individual capacity:

STATE OF Nevada COUNTY OF Douglas } ss.

The instrument was acknowledged before me on 5-10-01 (date) by Jack Elberon Craner
and Gareth A.R. Craner (name(s) of persons(s)).

Pamela A. Grim
Signature of notarial officer

L.P.B.
Title and Rank (Optional)



My commission expires: Sept 15, 2001

(Seal, if any)

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REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 MAY 29 PM 3: 53

LINDA SLATER
RECORDER

\$ 8.00 PAID BL DEPUTY

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