

#010502031-LCP
#011807914
APN: 1420-33611-002

When recorded return to:

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

Application ID: 484594

Loan Account Number: 8250603738

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

THIS DEED OF TRUST is made August 15, 2001 by and among the trustor,
HAROLD L. GREENWALD AND JOYCE B. GREENWALD, TRUSTEES OF THE GREENWALD FAMILY
TRUST AGREEMENT, DATED JANUARY 8, 1986

("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 2, BLOCK 7, AS SHOWN ON THE MAP OF MOUNTAIN VIEW ESTATES UNIT NO. 3,
RECORDED MAY 21, 1985, IN BOOK 585, PAGE 1696, DOCUMENT NO. 117600,
OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

Assessor's Parcel Number: 1420-33-611-002

which is commonly known as 1371 SANDEN LANE, 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. \$10000.00 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 September 15, 2006.

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).

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NOTICE: A copy of any notice of default and of any notice of sale will be sent only to the address contained in the recorded request. If your address changes, a new request must be recorded.

1 Harold L. Greenwald Trustee 8.15.01
 HAROLD L. GREENWALD, TRUSTEE Trustor Date

1 Harold L. Greenwald 8.15.01
 HAROLD L. GREENWALD, INDIVIDUAL Trustor Date

1 Joyce B. Greenwald Trustee 8.15.01
 JOYCE B. GREENWALD, TRUSTEE Trustor Date

Joyce B. Greenwald 8.15.01
 JOYCE B. GREENWALD, INDIVIDUAL Trustor Date

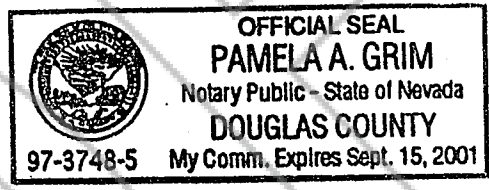
The following certificate is sufficient for an acknowledgement in an individual capacity:

STATE OF Nevada, COUNTY OF Douglas } ss.

The instrument was acknowledged before me on 8.15.01 (date) by Harold L Greenwald
& Joyce B Greenwald (name(s) of persons(s)).

Pamela A Grim
Signature of notarial officer

Title and Rank (Optional)



My commission expires: Sept 15, 2001

(Seal, if any)

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 P.O. BOX 980880
 WEST SACRAMENTO, CA 95798-0880

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

2001 AUG 29 PM 3:46

LINDA SLATER
 RECORDER

\$ 8.00 PAID BC DEPUTY

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