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011010407
APN: 1419-11-001-000

When recorded return to:

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

Application ID: 493876

Loan Account Number: 4834733323

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

THIS DEED OF TRUST is made October 10, 2001 by and among the trustor,
JEAN COUREY BROWN, A MARRIED WOMAN WHO ACQUIRED TITLE AS: JEAN ANNE COUREY,
AN UNMARRIED WOMAN

("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:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF

Assessor's Parcel Number: 1419-11-001-006

which is commonly known as 3553 MONT BLANC COURT, CARSON CITY, NV 89705

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. \$100000.00 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 October 10, 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).

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.

Jean Courey Brown
JEAN COUREY BROWN

Trustor

10/18/01
Date

Timothy Brown
TIMOTHY BROWN NON-VESTED SPOUSE

Trustor

10/18/01
Date

Trustor

Date

Trustor

Date

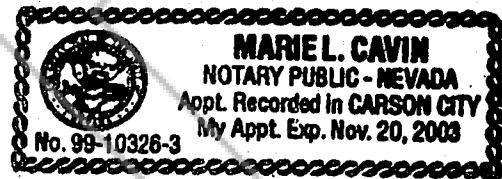
The following certificate is sufficient for an acknowledgement in an individual capacity:

STATE OF NEVADA, COUNTY OF CARSON CITY } ss.

The instrument was acknowledged before me on Oct 18, 2001 (date) by Jean Courey Brown
and Timothy Brown (name(s) of persons(s)).

Marie L. Cavin
Signature of notarial officer

Title and Rank (Optional)



My commission expires: Nov 20, 2003

(Seal, if any)

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0527210
BK 1101PG2199

LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of DOUGLAS COUNTY, described as follows:

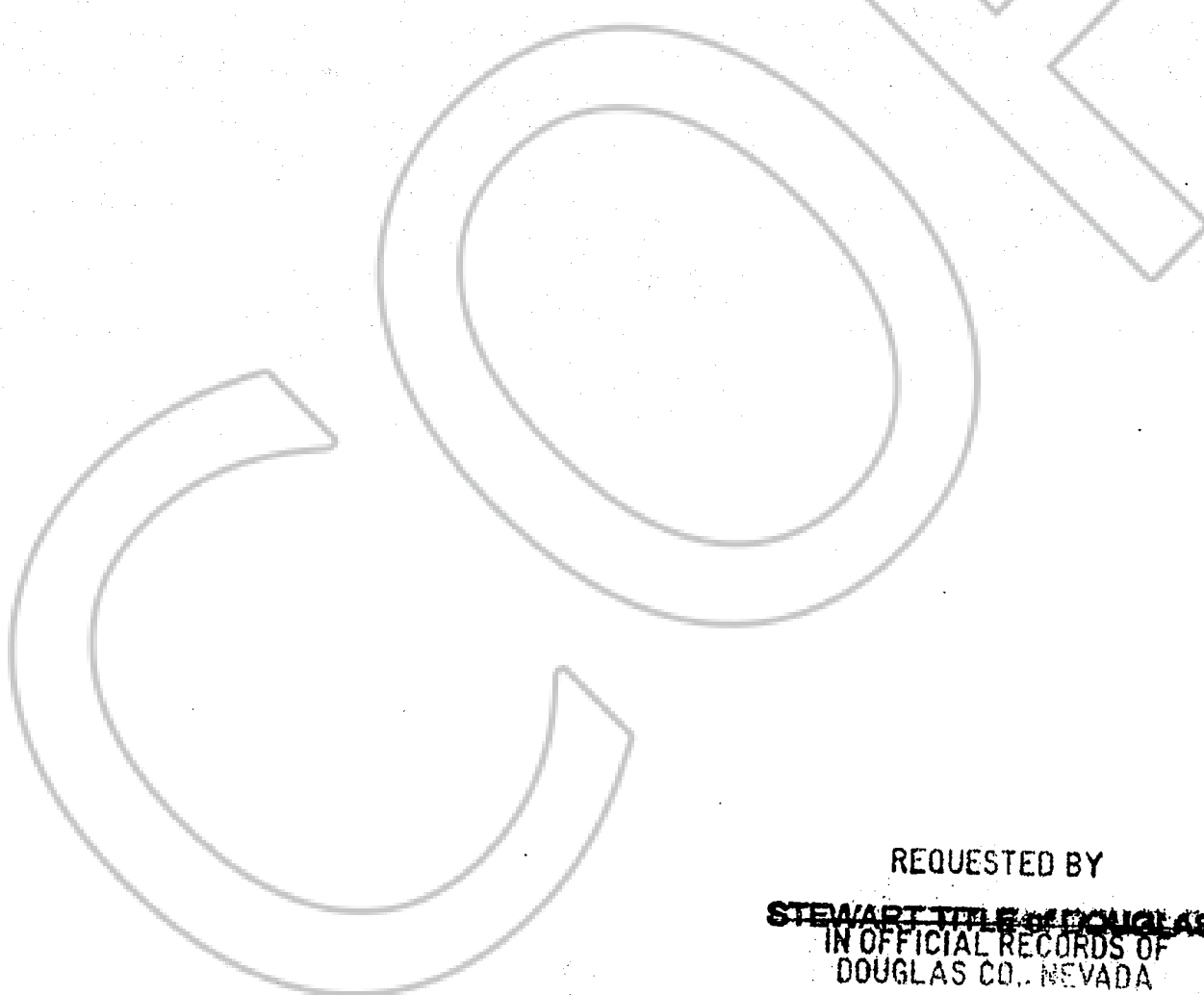
PARCEL 1:

Lot 15, as shown on that certain map entitled ALPINE VIEW ESTATES UNIT NO. 2, filed for record in the Office of the County Recorder of Douglas County, State of Nevada, on November 1, 1972, in Book 1172, Page 76, as Document No. 62567.

PARCEL 2:

An easement for the location, construction and maintenance of a private driveway and access corridor as described in that Easement Deed, recorded January 6, 1998, in Book 198, Page 372, Document No. 429783, Official Records, Douglas County, Nevada.

APN 1419-11-001-006



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

2001 NOV -7 PM 3: 26

LINDA SLATER
RECORDER

\$16⁰⁰ PAID *KJ* DEPUTY

STEWART TITLE
Guaranty Company

0527210
BK 1101 PG 2200