

APN: 1420-29-810-025

This Document Filed for Recording by NATIONAL CLOSING SOLUTIONS as an ACCOMMODATION ONLY and has not been examined as to its execution or as to its affect upon the title

THIS DOCUMENT IS RECORDED AS AN ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property involved.

When recorded return to:

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

Application ID: 523937

Loan Account Number: 4834891014

18-329

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

**THIS DEED OF TRUST** is made March 18, 2002 by and among the trustor, JANET E. WALLS, AS UNMARRIED WOMAN, AS TO AN UNDIVIDED 2/3 INTEREST AND JOHN BARTON WINANS AND KATHERINE WINANS, HUSBAND AND WIFE, AS TO AN UNDIVIDED 1/3 INTEREST TOGETHER AS TENANTS IN COMMON

("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 10, IN BLOCK B, AS SET FORTH ON FINAL MAP OF SARATOGA SPRING ESTATES UNIT NO. 1, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 5, 1990, IN BOOK 690, PAGE 525, AS DOCUMENT NO. 227472.

Assessor's Parcel Number: 1420-29-810-025

which is commonly known as 1171 CHAPARRAL COURT, 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. \$25000.00 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 March 18, 2017.

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).

0538437  
BK 0402 PG 0059

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.

Janet E Walls  
JANET E. WALLS

Trustor

3-20-02  
Date

Katherine Winans  
KATHERINE WINANS

Trustor

3/20/02  
Date

John Barton Winans  
JOHN BARTON WINANS

Trustor

20 MAR 02  
Date

Trustor

Date

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

STATE OF NEVADA, COUNTY OF CARSON CITY } ss.

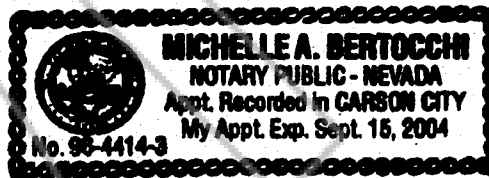
The instrument was acknowledged before me on MARCH 20, 2002 (date) by JANET E. WALLS AND

KATHERINE WINANS AND JOHN BARTON WINANS (name(s) of persons(s)).

Michelle A Bertocchi  
Signature of notarial officer

Title and Rank (Optional)

My commission expires: Sept. 15, 2004



(Seal, if any)

When recorded return to:

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

REQUESTED BY  
Stewart Title of Douglas County  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 APR -1 AM 10: 14

LINDA SLATER  
RECORDER

15.00 PAID K2 DEPUTY

0538437