

Recording requested by:
WELLS FARGO BANK NEVADA, N.A.

✓ When recorded return to:
Wells Fargo Bank, N.A.
P.O. Box 31557
Billings, MT. 59103

Assessor's Parcel Number:
1220-16-610-107

State of Nevada

Space Above This Line For Recording Data

650 048 7139-1998

REFERENCE #: 20022557400213

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is 09/27/2002 and the parties are as follows:
TRUSTOR ("Grantor"):
VINCENT G. FRONTINO

whose address is:

1305 S RIVERVIEW DR GARDNERVILLE, NV, 89460
TRUSTEE: **AMERICAN SECURITIES COMPANY OF NEVADA**
3021 3rd Avenue N., Billings, MT. 59101

BENEFICIARY ("Lender"): **WELLS FARGO BANK NEVADA, N.A.**
3021 3rd Avenue N.,
Billings, MT. 59101

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of

, State of Nevada, described as follows:

LOT 126, AS SAID LOT IS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 1, 1965, IN BOOK 1 OF MAPS, FILING NO. 28309, AND AMENDED TITLE SHEET ON JUNE 4, 1965, FILING NO. 28377.
SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORDED, IF ANY.

with the address of

1305 S RIVERVIEW DRIVE GARDNERVILLE, NV 89460

and parcel number of

1220-16-610-107

together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$28,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 09/27/2042.
4. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated **JULY 28th, 2000**, and recorded on _____ as Instrument Number _____ in Book _____ at Page _____ of the Official Records in the Office of the Recorder of _____ County, State of Nevada, are hereby incorporated into, and shall govern, this Security Instrument.

Grantor advises to mail Tax Statements to:
 Name: VINCENT G FRONTINO SA
 Address: 1305 S RIVERVIEW DR
GRANDVIEWVILLE NV 89460

SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

Vincent Frontino Grantor 9-27-02 Date
 _____ Grantor _____ Date
 _____ Grantor _____ Date
 _____ Grantor _____ Date

ACKNOWLEDGMENT:
 (Individual)

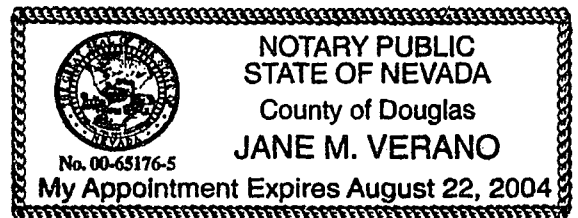
STATE OF Nevada, COUNTY OF Douglas } ss.

This instrument was acknowledged before me on 9-27-02 by Vincent Frontino

Jane M. Verano
 signature of notarial officer

Title and Rank (Optional)

My commission expires: 8/22/04



(Seal)

COPY

REQUESTED BY
Wells Fargo Bank
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT 17 AM 9:28

LINDA SLATER
RECORDER

\$16⁰⁰ PAID *KJ* DEPUTY

0555063

BK 1002 PG 07247