

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

Megan Thompson
775-586-8523
Wells Fargo Bank Nevada, N.A.
Roundhill Office
S4646-011
AU# 01444

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

Assessor's Parcel Number:
1318-03-111-054

State of Nevada

Space Above This Line For Recording Data

65004795861998

REFERENCE #: 20022287400085

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 08/19/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

JOHN W. WHITNEY AND ANN KING WHITNEY, HUSBAND AND WIFE AS
JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

whose address is:

11444 PO BOX ZEPHYR COVE, NV, 89448

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

DOUGLAS, State of Nevada, described as follows:

LOT 124, AS SHOWN ON THE MAP OF SKYLAND SUBDIVISION NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 22, 1959, AS DOCUMENT NO. 14668.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, CONVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

with the address of

184 LYN WAY ZEPHYR COVE, NV 89448

and parcel number of

1318-03-111-054

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.

ACKNOWLEDGEMENT

I have received, read, and retained a copy of the Consumer Guide to Home Equity Lines of Credit, and a copy of the Home Equity Closing Handbook, which contains the EquityLine® Account Agreement Terms and Conditions (Terms and Conditions), EquityLine With Convertible Loan Feature Addendum to the EquityLine Account Agreement Terms and Conditions (CEL Addendum), the Arbitration Agreement, the Agreement to Provide Flood/Property Insurance, and the Insurance Disclosure all of which I agree to by signing this Agreement. In addition, I hereby agree that the terms of this Agreement replace the terms of any and all prior oral or written agreements, including by way of example only, commitment letters and pre-approval letters between the Bank and I.

John W. Whitney
BORROWER JOHN W WHITNEY

031-34-4953
Social Security Number

8/20/02
DATE SIGNED

Ann K. Whitney
BORROWER ANN K WHITNEY

413-80-1727
Social Security Number

8/20/02
DATE SIGNED

BORROWER

Social Security Number

DATE SIGNED

BORROWER

Social Security Number

DATE SIGNED

BORROWER

Social Security Number

DATE SIGNED

BORROWER

Social Security Number

DATE SIGNED

Megan Thompson
775-586-8523
Wells Fargo Bank Nevada
Roundhill Office

S4646-011
N.A.
AU# 01444

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

2002 NOV 12 PM 1:49

LINDA SLATER
RECORDER

\$1500 PAID Be DEPUTY

0557448

BK 1102 PG 03927