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

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

> Assessor's Parcel Number: 1318-23-602-016

Space Above This Line For Recording Data

6500483516-1998

REFERENCE #: 20022377200005

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 09/24/2002

and the parties are as follows: TRUSTOR ("Grantor"):

DONALD SAMUEL LOBATO AND ROSIE LOBATO AKA ROSEANNA M LOBATO HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

whose address is:

301 TERRACE VIEW CT STATELINE, NV, 89449

AMERICAN SECURITIES COMPANY OF NEVADA TRUSTEE:

3021 3rd Avenue N., Billings, MT. 59101

BENEFICIARY ("Lender"): **WELLS FARGO BANK NEVADA , N.A.**

> 3021 3rd Avenue N., Billings, MT. 59101

For good and valuable consideration, the receipt and sufficiency of which is 2. CONVEYANCE. 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:

SEE EXHIBIT A

with the address of 301 TERRACE VIEW COURT 894492727 STATELINE, NV

together with all rights, easements, 1318-23-602-016 and parcel number of 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.

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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 09/24/2042. 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 February 11, 1997 as Instrument Number 0406446 in Book 0297 at Page 1267 of the Official Records in the Office of the Recorder of DOUGLAS County, State of Nevada, are hereby incorporated into, and shall govern, this Security Instrument. Grantor advises to mail Tax Statements to: Name: Address: 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). Grantor DONALD SAMUEL LOBATO Grantor Date Grantor Grantor Date ACKNOWLEDGMENT: (Individual) STATE OF NEW **COUNTY OF** This instrument was acknowledged before me on MICHAEL HORVATH Notary Public - State of Nevada Title and Rank (Optional) Appointment Recorded in Douglas County No: 99-26991-5 - Expires March 13, 2003 My commission expires: (Seal)

XIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security

together with all interest thereby accruing, as

Instrument will secure shall not exceed \$23,000.00

0559838 BK | 202PG 02051 A PORTION OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER (NE 1/4 SE 1/4 NE 1/4) OF SECTION 23, TOWNSHIP 13 NORTH, RANGE 18 EAST, M.D.B. &M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SECTION LINE BETWEEN SECTIONS 23 AND 24 WHICH BEARS SOUTH 0 DEGREES 05 MINUTES 03 SECONDS EAST, A DISTANCE OF 1309.03 FEET FROM THE CORNER COMMON TO SECTIONS 13, 14, 23 AND 24; THENCE NORTH 89 DEGREES 44 MINUTES 21 SECONDS WEST A DISTANCE OF 399.53 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 0 DEGREES 07 MINUTES 18 SECONDS EAST, A DISTANCE OF 148.32 FEET; THENCE NORTHWESTERLY A DISTANCE OF 145 FEET, MORE OR LESS, TO THE SOUTHEASTERLY CORNER OF THE REAL PROPERTY CONVEYED BY DEED EXECUTED BY F. NEIL WARD AND DOROTHEA WARD, HIS WIFE, TO CHARLES C. THOMPSON AND DORLA D. THOMPSON, HIS WIFE, AND RECORDED IN THE OFFICE OF THE RECORDER OF THE COUNTY OF DOUGLAS, STATE OF NEVADA, ON MARCH 7, 1972, IN BOOK 97 OF OFFICIAL RECORDS OF SAID COUNTY AND STATE AT PAGE 228; THENCE NORTH 0 DEGREES 07 MINUTES 18 SECONDS WEST, ALONG THE EASTERLY LINE OF THE PROPERTY DESCRIBED IN SAID LAST MENTIONED DEED, A DISTANCE OF 149.44 FEET, MORE OR LESS, TO THE NORTHEASTERLY CORNER THEREOF, THENCE SOUTH 89 DEGREES 52 MINUTES 42 SECONDS EAST, A DISTANCE OF 145 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

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

"per nrs 111.312, THIS LEGAL DESCRIPTION WAS PREVIOUSLY RECORDED AT DOCUMENT NO. 55678, ON 4-23-1981."

REQUESTED BY

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 DEC -5 AM II: 00

LINDA SLATER RECORDER

PAID SC DEPUTY

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