

✓ **PLACER TITLE COMPANY**
3925 Arcton Road #100
Rocklin, CA 95765

APN 1420-07-411-067

13-164-20
When recorded return to:
mail tax statements to:
CALIFORNIA FEDERAL BANK
CONSUMER LOAN OPERATIONS
P.O. BOX 980880
WEST SACRAMENTO, CA 95798-0880
Application ID: 572674
Loan Account Number: 4835167141

ACCOMODATION ONLY

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

THIS DEED OF TRUST is made October 31, 2002 by and among the trustor,
PEDRO T. LEON, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY

("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 32, AS SHOWN ON THE OFFICIAL MAP OF RIDGEVIEW ESTATES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 27, 1972, AS DOCUMENT NO. 63503.

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

Assessor's Parcel Number: 13-164-20

which is commonly known as **3420 TOURMALINE WAY, 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. \$50000.00 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 31, 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).

0560677



04835167141DTR

ALL-PURPOSE ACKNOWLEDGMENT

572674

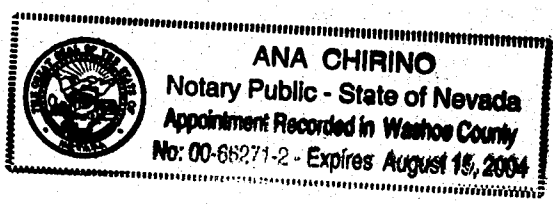
State of Nevada

County of Washoe

On 11/22/02 before me, Anna Chirino
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared Pedro T. Leon
Name(s) of Signer(s)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

[Signature]
Signature of Notary Public

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

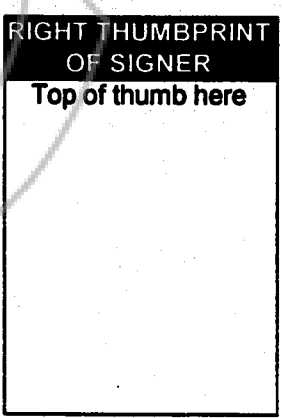
Document Date: 11/16/02 Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

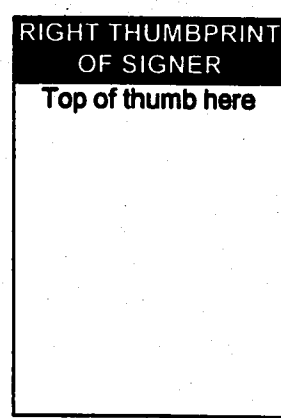
- Individual
- Corporate Officer
Title(s): _____
- Partner - Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

Signer's Name: _____

- Individual
- Corporate Officer
Title(s): _____
- Partner - Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing:

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.

X Pedro T. Leon _____ Trustor 11-16-02 Date

_____ Trustor _____ Date

_____ Trustor _____ Date

_____ Trustor _____ Date

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

STATE OF Nevada, COUNTY OF Washoe } ss.

The instrument was acknowledged before me on 11-16-02 (date) by _____

Pedro T Leon (name(s) of persons(s)).

[Signature]
Signature of notarial officer

Title and Rank (Optional)

My commission expires: 8/15/04

(Seal, if any)

When recorded return to:

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

REQUESTED BY
Placer Title Co
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 13 PM 12: 53

LINDA SLATER
RECORDER

\$ 16.00 PAID Bl DEPUTY

0560677

BK 1202 PG 05858