

18000

DOC # 2005-0859147



Recording requested by:
Wells Fargo Bank, N.A.

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When recorded return to:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
GREGORY J. SMITH, COUNTY RECORDER
FEES: 18.00
PAGES: 4 DA: 1



Attn: DOCUMENT MANAGEMENT

41
49

State of California

Space Above This Line For Recording Data

REFERENCE #: 20052237400207

ACCOUNT #: 0651-651-8726477-1998

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 08/31/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
Eric Zapf and Lorie Zapf, husband and wife as community property

whose address is:
4622 LISANN ST SAN DIEGO, CA, 92117
TRUSTEE: AMERICAN SECURITIES COMPANY
P. O. BOX 31557
BILLINGS, MT 59107

BENEFICIARY ("Lender"): **WELLS FARGO BANK, N.A.**
P. O. BOX 31557
BILLINGS, MT 59107

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 SAN DIEGO, State of California, described as follows:

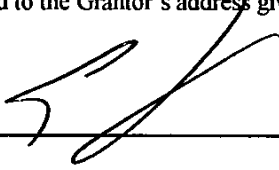
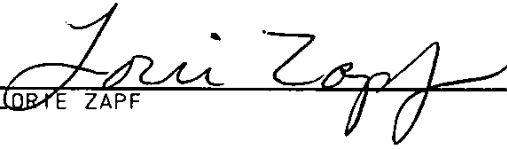
Lot 106 of Alcott Estates Unit No. 2 in the City of San Diego, County of San Diego, State of California, according to Map thereof No. 6889, filed in the Office of the County Recorder of San Diego County, March 31, 1971.

with the address of 4622 LISANN ST SAN DIEGO, CA 921172441 and parcel number of 359-620-34 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 \$ 230,000.00 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 08/31/2045.
- 4. **FICTITIOUS DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Fictitious Deed of Trust, inclusive, dated **February 1, 1997** and recorded on February 6, 1997 as Instrument Number 1997-0051719 in Book N/A at Page N/A of the Official Records in the Office of the Recorder of SAN DIEGO County, State of California, are hereby incorporated into, and shall govern, this Security Instrument.
- 5. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

- N/A Third Party Rider
- N/A Leasehold Rider
- N/A Other N/A

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 Fictitious Deed of Trust (the Deed of Trust-Bank/Customer Copy). The undersigned Grantor requests that a copy of ANY NOTICE OF DEFAULT AND ANY NOTICE OF SALE hereunder be mailed to the Grantor's address given herein.

 ERIC ZAPP	Grantor	<u>6/31/05</u> Date
 LORI ZAPP	Grantor	<u>8/31/05</u> Date
 	Grantor	 Date
 	Grantor	 Date
 	Grantor	 Date
 	Grantor	 Date

ACKNOWLEDGMENT (All-Purpose):

STATE OF California, COUNTY OF San Diego } ss.

On August 31, 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared

Eric Zapf + Lorie Zapf

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: Stacey Wolf
Name: Stacey Wolf
(type or printed)

My Commission expires: 06/06/2007 (Seal)



GOVERNMENT CODE 27361.7

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of The Notary: Stacey Wolf

Commission Number: 1482607

County Where Bond is Filed: San Diego

Commission Expires: 6/6/2007

Manufacturer or Vendor Number: VSI 1 (Located on both sides of the notary seal border)

Date & Place of Notary Execution: 8/31/05 San Diego County, California

Signature: Jodi Burgett WELLS FARGO BANK, N.A.

Date & Place of This Execution: 9/6/05 Maricopa County, Arizona