

17-

OFFICIAL RECORD

Requested By:

FIRST AMERICAN LENDERS

ADVANTAGE

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00
BK-0408 PG- 876 RPTT: 0.00



Assessor's Parcel Number: 1220-12-210-005

After Recording Return To:

Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This instrument was prepared by:
Wells Fargo Bank, N.A.
MALINDA COLE, DOCUMENT PREPARATION
11601 N. BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-537-8489

[Space Above This Line For Recording Data]

Reference number: 20080567300177

Account number: 650-650-8175572-0XXX

SHORT FORM DEED OF TRUST

14148664

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

(A) "Security Instrument" means this document, which is dated MARCH 18, 2008, together with all Riders to this document.

(B) "Borrower" is ROBERT M WALKER AND JANET L. WALKER, HUSBAND AND WIFE, WHO ACQUIRED TITLE AS ROBERT WALKER AND JANET WALKER, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.

(C) "Lender" is Wells Fargo Bank, N.A. Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is American Securities Company of Nevada, 18700 NW Walker Road, Bldg 92, Beaverton, OR 97006.

(E) "Debt Instrument" means the promissory note signed by Borrower and dated MARCH 18, 2008. The Debt Instrument states that Borrower owes Lender EIGHTY-NINE THOUSAND ONE HUNDRED SEVENTEEN AND 00/100THS Dollars (U.S. \$89,117.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after MARCH 22, 2038.



(G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

Leasehold Rider

Third Party Rider

Other(s) [specify] _____ N/A

(I) "Master Form Deed of Trust" means the Master Form Deed of Trust dated August 14, 2007, and recorded on September 07, 2007, as Instrument No. 0708892 in Book/Volume 0907 at Page 1371 - 1381 of the Official Records in the Office of the Recorder of Douglas County/City, State of Nevada.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

_____ County of Douglas :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT **A**

which currently has the address of _____ 1801 CROCKETT LN _____
[Street]
GARDNERVILLE, Nevada 89410 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument, which is intended to be recorded in the Official Records of the Office of the Recorder of Douglas County/City, Nevada. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A

NEVADA - SHORT FORM CLOSED-END SECURITY INSTRUMENT

(page 2 of 3 pages)

HCWF#4829-8365-1841v2 (02/16/08)



Documents Processed 03-14-2008, 14:30:44

copy of the Master Form Deed of Trust has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

[Signature] (Seal)
ROBERT M WALKER -Borrower

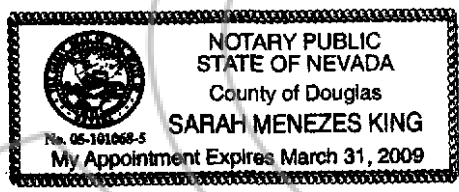
[Signature] (Seal)
JANET L WALKER -Borrower

For An Individual Acting In His/Her Own Right:
State of Nevada
County of Douglas

This instrument was acknowledged before me on March 18, 2008 (date)
by Robert M. Walker and Janet L. Walker
(name(s) of person(s)).

[Signature]
(Signature of notarial officer)
Notary Public
(Title and rank (optional))

(Seal, if any)



I affirm, under the penalties for perjury,
that I have taken reasonable care to
redact each Social Security number in
this document, unless required by law.
[Signature]
MARKITA DeJARNETT



EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, WITH A STREET LOCATION ADDRESS OF 1801 CROCKETT LN; GARDNERVILLE, NV 89410 CURRENTLY OWNED BY ROBERT WALKER AND JANET WALKER HAVING A TAX IDENTIFICATION NUMBER OF 1220-12-210-005 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 515821 DATED 6/5/2001 AND FURTHER DESCRIBED AS LOT 4-A MAP REF 395677.

1220-12-210-005

1801 CROCKETT LN; GARDNERVILLE, NV 89410

20080567300177

36387864/f



[Handwritten Signature]

First American Title Insurance Co.
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
Atty: FACT

