190.

Assessor's Parcel Number: 1420-27-801-005

when recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120

DOC # 0720996 04/08/2008 12:25 PM Deputy: OFFICIAL RECORD

Requested By: FIRST AMERICAN LENDERS

ADVANTAGE

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 4 Fee: BK-0408 PG-1739 RPTT:

17.00



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: 20080707100124

Account number: 650-650-8174716-1XXX

SHORT FORM OPEN-END DEED OF TRUST

19265275

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 19, 2008, together with all Riders to this document.
- (B) "Borrower" is GEORGE H KORTE, JR. AND RENEE E KORTE, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is <u>Wells Fargo Bank, N.A.</u>. Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is <u>101 North Phillips Avenue</u>, <u>Sioux Falls</u>, <u>SD 57104</u>. 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 loan agreement or other credit instrument signed by Borrower and dated MARCH 19, 2008. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after April 19, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (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,

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT

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HCWF#4812-7270-3489v2 (02/16/08)

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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]:

N/A Leasehold Rider

N/A Third Party Rider

N/A Other(s) [specify]

N/A

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated <u>August 14, 2007</u>, and recorded on <u>September 07, 2007</u>, as Instrument No. <u>0708893</u> in Book/Volume <u>0907</u> at Page <u>1382 - 1392</u> of the Official Records in the Office of the Recorder of <u>Douglas County/City</u>, State of Nevada.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security 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

Type of Recording Jurisdiction]

SEE ATTACHED EXHIBIT

which currently has the address of

MINDEN

Nevada

SINGLE TO STEVE CT

[Street]

Nevada

Single To Steve CT

[Street]

[Street]

[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 <u>Douglas</u> 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 OPEN-END SECURITY INSTRUMENT

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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.

GEORGE HKORTE, JR

For An Individual Acting In His/Her Own Right: State of Neyada

County of Douglas

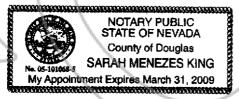
This instrument was reknowledged before me on March 19 2008 (de

(name(s) of person(s))

(Seal, if any)

(Signature of notarial officer)

(Title and rank (optional))



NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#4812-7270-3489v2 (02/16/08)

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___(Seal) -Borrower

___(Seal)
-Borrower

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BK- 0408 PG- 1741 4/08/2008

EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

PARCEL D-4-D2 AS SET FORTH ON THAT CERTAIN PARCEL MAP NO. 7 FOR RAMOND M. SMITH FILED FOR RECORD ON MARCH 5, 1992 IN BOOK 392, PAGE 641 AS DOCUMENT NO. 272598.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO GEORGE H. KORTE JR. AND RENEE E. KORTE, HUSBAND AND WIFE FROM RAYMOND M. SMITH, A MARRIED MAN BY DEED DATED MARCH 6, 1992 AND RECORDED MARCH 6, 1992 IN BOOK 392, PAGE 743 IN THE LAND RECORDS OF DOUGLAS COUNTY, NEVADA.

Permanent Parcel Number: 1420-27-801-005 GEORGE H. KORTE JR. AND RENEE E. KORTE, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

1567 STEVE COURT, MINDEN NV 89423

Loan Reference Number : 20080707100124

First American Order No: 14265275

Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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