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OFFICIAL RECORD

Requested By:

FIRST AMERICAN LENDERS

ADVANTAGE

Douglas County - NV
Werner Christen - Recorder

Page: 1 of 5 Fee: 18.00
BK-0508 PG-4144 RPTT: 0.00



Assessor's Parcel Number: 1220-15-110-039

WHEN RECORDED RETURN TO:
Equity Loan Services, Inc.
1100 Superior Ave., Ste. 200
✓ Cleveland, OH 44114
National Recording - FACT

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

[Space Above This Line For Recording Data]

Reference number: 20081027100159

Account number: 650-650-8299422-1XXX

SHORT FORM OPEN-END DEED OF TRUST 14553746

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 APRIL 18, 2008, together with all Riders to this document.
- (B) "Borrower" is DANA M DESMOND, AN UNMARRIED PERSON. 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 loan agreement or other credit instrument signed by Borrower and dated APRIL 18, 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, TWENTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) 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 May 18, 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, and also all sums due under this Security Instrument, plus interest.

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 1 of 3 pages)

HCWF#4812-7270-3489v2 (04/03/08)



(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 Open-End Deed of Trust dated August 14, 2007, and recorded on September 07, 2007, as Instrument No. 0708893 in Book/Volume 0907 at Page 1382 - 1392 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 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

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

SEE ATTACHED EXHIBIT

which currently has the address of _____ 951 MONUMENT PEAK DR _____
[Street]
GARDNERVILLE, Nevada 89460 ("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 copy of the Master Form Deed of Trust has been provided to Borrower.

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT

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HCWF#4812-7270-3489v2 (04/03/08)



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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.

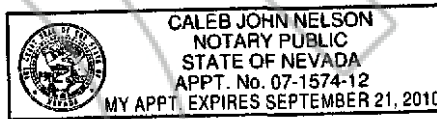
Dana Desmond (Seal)
DANA M DESMOND -Borrower

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

This instrument was acknowledged before me on 4/18/08 (date)
by Dana M Desmond
(name(s) of person(s)).

(Seal, if any)

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



Wells Fargo Bank, N.A.

Account#: 650-650-8299422-1XXX

Reference #: 20081027100159

Social Security Number Affirmation

I hereby affirm, pursuant to Nev. Rev. Stat. § 239B.030 (4), that the document(s) being submitted for recording do not include the social security number of any person.



Scott Gable

Scott Gable
Signature of person making affirmation

NV SSN AFF HCWF#903v1 (12/13/05)



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EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

LOT 79, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NUMBER 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JUNE 1, 1965, AS DOCUMENT NUMBER 28309 AND ON JUNE 4, 1965, AS DOCUMENT NUMBER 28377, ASSESSOR'S PARCEL NUMBER 27-371-14.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO DANA M. DESMOND, A SINGLE WOMAN FROM LEONA E. MATTHEWS, AN UNMARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY BY DEED DATED JANUARY 30, 1978 AND RECORDED FEBRUARY 1, 1978 IN BOOK 278, PAGE 64 IN THE LAND RECORDS OF DOUGLAS COUNTY, NV.

Permanent Parcel Number: 1220-15-110-039
DANA M. DESMOND, A SINGLE WOMAN

951 MONUMENT PEAK DRIVE, GARDNERVILLE NV 89460
Loan Reference Number : 20081027100159
First American Order No: 14553746
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 DESMOND
14553746

NV

FIRST AMERICAN ELS
OPEN END DEED OF TRUST

