

Assessor's Parcel Number: 1220-01-001-026

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OFFICIAL RECORD
Requested By:
FIRST AMERICAN EQUITY LO
Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-508 PG-5480 RPTT: 0.00

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES, INC.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING-FACT



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: 20081127500207

Account number: 650-650-8374845-1XXX

SHORT FORM OPEN-END DEED OF TRUST

10623
57142116

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 MAY 02, 2008, together with all Riders to this document.
- (B) "Borrower" is MARK RICHMAN AND SANDI RICHMAN HUSBAND/WIFE, JOINT TENANTS. 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 MAY 02, 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, TWO HUNDRED FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$250,000.00) 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 June 02, 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
HCWF#4812-7270-3489v2 (04/03/08)

(page 1 of 3 pages)



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(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 1917 CATHERINE CT
[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 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.

Mark Rich (Seal)
MARK RICHMAN -Borrower

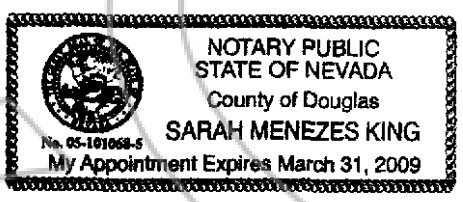
Sandi Richman (Seal)
SANDI RICHMAN -Borrower

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

This instrument was acknowledged before me on May 2, 2008 (date)
by Mark Richman and Sandi Richman
(name(s) of person(s)).

(Seal, if any)

Sarah Menezes King
(Signature of notarial officer)
Notary Public
(Title and rank (optional))



Wells Fargo Bank, N.A.

Account#: 650-650-8374845-1XXX
Reference #: 20081127500207

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
Signature of person making affirmation

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



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PG-5483

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EXHIBIT A

SITUATED IN THE COUNTY OF DOUGLAS AND STATE OF NEVADA:

BEING A PORTION OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP
12 NORTH, RANGE 20 EAST, M.D.B AND M.

PARCEL 9-D-4, AS SET FORTH ON PARCEL MAP FOR WALTER MOLINE,
FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF
DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 22, 1993, IN BOOK
693, AT PAGE 4652, AS DOCUMENT NO. 310409.

Permanent Parcel Number: 1220-01-001-026
MARK RICHMAN AND SANDI RICHMAN, HUSBAND AND WIFE
AS JOINT TENANTS

1917 CATHERINE COURT, GARDNERVILLE NV 89410
Loan Reference Number : 20081127500207/10623
First American Order No: 37142116
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 RICHMAN
37142116

NV

FIRST AMERICAN ELS
OPEN END DEED OF TRUST



WHEN RECORDED, RETURN TO:
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1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
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BK-508
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