

Assessor's Parcel Number: 1221-19-002-024

WHEN RECORDED, RETURN TO:  
EQUITY LOAN SERVICES, INC.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 7  
Accommodation Recording Per Client Request



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

[Space Above This Line For Recording Data]

Reference number: 20082357100048

Account number: 651-651-2627081-1XXX

SHORT FORM OPEN-END DEED OF TRUST

10623

38572039

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 SEPTEMBER 04, 2008, together with all Riders to this document.

(B) "Borrower" is PATRICIA E. RUSSELL, WHO ACQUIRED TITLE AS PATRICIA ROAKE AND DARRELL F RUSSELL, WIFE AND HUSBAND 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 SEPTEMBER 04, 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 October 04, 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

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



ⓐ (page 1 of 1 pages)

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 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 A

which currently has the address of \_\_\_\_\_ 631 MEGAN 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.

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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.

[Signature] (Seal)  
PATRICIA E RUSSELL -Borrower

[Signature] (Seal)  
DARRELL F RUSSELL -Borrower

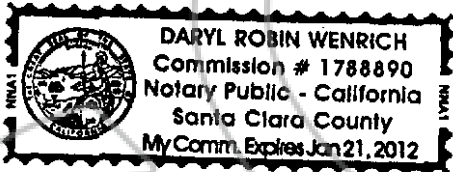
For An Individual Acting In His/Her Own Right:  
State of ~~Nevada~~ CALIFORNIA ~~DN~~  
County of SANTA CLARA

This instrument was acknowledged before me on September 4, 2008 (date)  
by PATRICIA E. RUSSELL AND DARRELL F. RUSSELL  
(name(s) of person(s)).

(Seal, if any)

[Signature]  
(Signature of notarial officer)

Daryl Robin Wenrich, Notary Public  
(Title and rank (optional))



**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

State of California

County of SANTA CLARA

On September 4, 2008 before me, Daryl Robin Wenrich, Notary Public

personally appeared PATRICIA E. RUSSELL AND DARRELL F. RUSSELL



who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature]  
Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

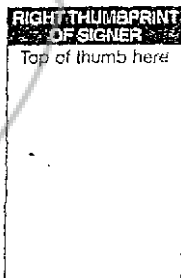
Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_

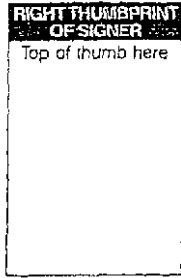
- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



Signer Is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



Signer Is Representing: \_\_\_\_\_



Wells Fargo Bank, N.A.

Account#: 651-651-2627081-1XXX

Reference #: 20082357100048

### 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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**EXHIBIT "A"**

**LEGAL DESCRIPTION**

A PARCEL OF LAND SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, WITH A STREET LOCATION ADDRESS OF 631 MEGAN CT; GARDNERVILLE, NV 89410 CURRENTLY OWNED BY PATRICIA ROAKE AND D F RUSSELL HAVING A TAX IDENTIFICATION NUMBER OF 1221-19-002-024 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 1200-2402 DATED 12/4/2000.

1221-19-002-024

631 MEGAN CT; GARDNERVILLE, NV 89410

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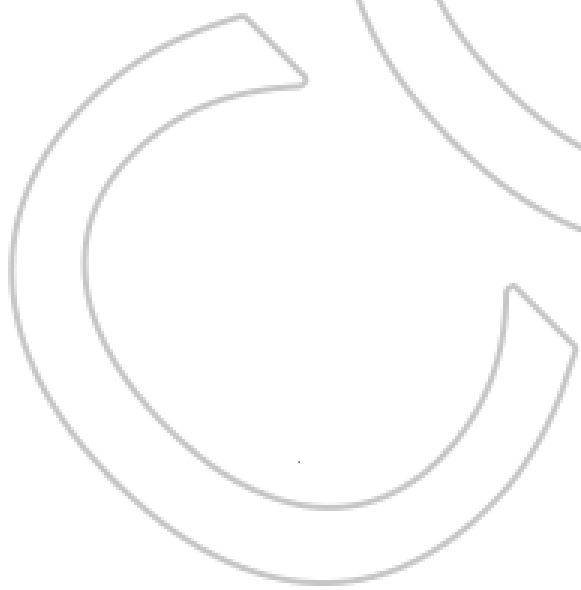
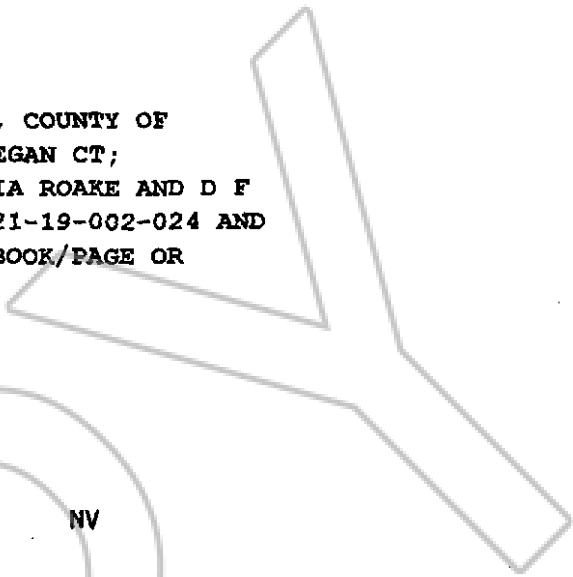
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RUSSELL

NV

FIRST AMERICAN ELS  
OPEN END DEED OF TRUST

38572039



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