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01/21/2009 03:37PM Deputy: DW
OFFICIAL RECORD
Requested By:
FIRST CENTENNIAL - RENO
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: 17.00
BK-109 PG-4082 RPTT: 0.00

Assessor's Parcel Number: 1418-34-402-001

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.
JOHN ROWOLD, DOCUMENT PREPARATION
ONE HOME CAMPUS X2303-01W
DES MOINES, IOWA 50328
888-934-3669

169447-001-02-009

[Space Above This Line For Recording Data]

Reference number: 20083473104728

Account number: 650-650-9000464-1XXX

SHORT FORM OPEN-END DEED OF TRUST

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 JANUARY 08, 2009, together with all Riders to this document.

(B) "Borrower" is CYNTHIA MOGUS, AN UNMARRIED WOMAN. 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 JANUARY 08, 2009. 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 SIXTY THOUSAND FIVE HUNDRED AND 00/100THS Dollars (U.S. \$160,500.00) 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 January 08, 2049.

(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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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

which currently has the address of _____ 1141 US HWY 50 _____
[Street]
ZEPHYR COVE _____, Nevada 89448 ("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.

Cynthia Mogus
CYNTHIA MOGUS -Borrower

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

This instrument was acknowledged before me on Jan 8, 2009 (date)
by Cynthia Mogus (name(s) of person(s)).

[Signature]
(Signature of notarial officer).

(Seal, if any)

Notary Public
(Title and rank (optional))

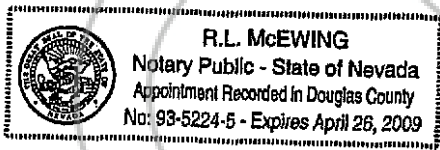


EXHIBIT "A"
Legal Description

A portion of the North Track of Lot 4, Section 34, Township 14 North, Range 18 East, M.D.B. & M., as shown on a Record of Survey recorded in the Office of the County Recorder, Minden, Nevada, more particularly described as follows:

Commencing at the South $\frac{1}{4}$ corner of Section 34, Township 14 North, Range 18 East, M.D.B. & M., said point also being the Southeast corner of Lot 4 of the aforesaid Section; thence North $0^{\circ}28'52''$ East, 1,309.94 feet to the Northeast corner of said Lot 4, said point being marked by a 2" capped iron pipe, said point also being the TRUE POINT OF BEGINNING; thence South $0^{\circ}28'52''$ West, 327.46 feet to the Southeast corner of Tract 4, said point being marked by a 2" capped iron pipe; thence $89^{\circ}55'35''$ West, 246.85 feet to the Easterly right of way line of U.S. Highway 50; thence along said right of way line on a curve to the right through a delta angle of $5^{\circ}22'54''$ the radius of which is 1,960 feet and the arc length of which is 184.10 feet to the end of the curve; thence North $5^{\circ}28'09''$ West along said right of way line 146.07 feet; thence leaving said right of way line South $89^{\circ}54'57''$ East, along the Northerly line of Lot 4 and Tract 4, 289.65 feet to the TRUE POINT OF BEGINNING.

EXCEPTING THEREFROM any portion lying within Highway 50.

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED JANUARY 17, 1997, FILE NO. 404892, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

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Order Number: 00169447

