

OFFICIAL RECORD
Requested By:
WACHOVIA

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0609 PG- 468 RPTT: 0.00



Assessor's Parcel Number:

1320-26-002-002

After Recording Return To:

Wachovia Bank, National Association
Retail Credit Servicing
P. O. Box 50010
Roanoke, VA 24022

This instrument was prepared by:
SARAI GREEN

Wachovia Bank, National Association
Retail Credit Servicing
P. O. Box 50010
Roanoke, VA 24022

(Space Above This Line For Recording Data)

SHORT FORM OPEN-END DEED OF TRUST

Being recorded pursuant to NEV. REV. STAT. ANN. § 111.353 (2006).

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 10, 12, 17, 19 and 20 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 15 of the Master Form.

"Master Form" means that certain Master Form Mortgage recorded in the Office of the Recorder on May 14 2008, in Book/Volume 0508, beginning at Page Number 3685, or Instrument No. 0723341, for land situate in the County of DOUGLAS.

(A) "Security Instrument" means this document, which is dated 21 May, 2009, and the Master Form.

(B) "Borrower" is THOROLF B TEIGEN
SHELLY SUZANNE TEIGEN

(C) "Trustor" is
THOR B TEIGEN, AKA THOROLF B TEIGEN, SHELLY S TEIGEN; THOR B TEIGEN
AKA THOROLF B TEIGEN, SHELLY S TEIGEN, TRUSTEES OF THE THOR B TEIGEN
AND SHELLY S TEIGEN FAMILY LIVING TRUST, DATED OCTOBER 30, 1998 AND
ANY AMENDMENTS THERETO

(D) "Lender" is Wachovia Bank, National Association. Lender is a national banking association organized and existing under the laws of the United States of America. Lender's address is Wachovia Bank, National Association, 301 South College Street, VA 0343, Charlotte, NC 28288-0343. Lender is ***0910400210***

the beneficiary under this Security Instrument.

(E) "Trustee" is First American Title Insurance Company of Nevada, whose mailing address is 3760 Pecos-McLeod Interconnect, #7, Las Vegas, NV 89121.

(F) "Debt Instrument" means the open-end line of credit agreement or other credit instrument signed by Borrower and dated 05/21/09. The Debt Instrument states that Lender is owed, or may be owed, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 100000.00 plus interest to be repaid in Periodic Payments and in full not later than 05/20/39. Lender is absolutely obligated under the terms of the Debt Instrument to make advances to Borrower so long as Borrower and Trustor comply with the terms of the Debt Instrument and Security Instrument.

(G) "Property" means the property located at 1690 EAST VALLEY ROAD
GARDNERVILLE NV 89410 ("Property Address")

and that is further described below under the heading "Transfer of Rights in the Property."

(H) "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.

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 Trustor's covenants and agreements under this Security Instrument and Borrower's covenants and agreements under the Debt Instrument. For this purpose, Trustor irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of DOUGLAS, State of Nevada:

DEED DATE:09/22/05 RECORDED: 11/08/05 BOOK/INST: 1105 PAGE: 3759
PARCEL/TAX ID #:1320-26-002-002 TWP/BORO:CITY OF GARDNERVILLE
*****SEE ATTACHED LEGAL DESCRIPTION*****

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. If the Property is a multifamily (2-4 family) dwelling, then the following items now or hereafter attached to the Property to the extent they are fixtures are also covered by this Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

If the Property includes a unit in, together with an undivided interest in the common elements of, a condominium project (the "Condominium Project") and if the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Trustor's interest in the Owners Association and the uses, proceeds and benefits of Trustor's interest.

If the Property is a part of a planned unit development (the "PUD"), the Property also includes Trustor's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Trustor's interest.

0910400210

TRUSTOR COVENANTS that Trustor is lawfully seized 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. Trustor warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

INCORPORATION OF MASTER FORM PROVISIONS

Paragraph (J) through and including paragraph (Q) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 26 of the Master Form, are incorporated into this Security Instrument by reference. Borrower and Trustor acknowledge having received a copy of the Master Form and agree to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Trustor accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference).

For Individual Trustors:

Thor B Teigen (Seal)
Trustor **THOR B TEIGEN, TRUSTEE**

Shelly Teigen TTEE (Seal)
Trustor **SHELLY S TEIGEN, TRUSTEE**

Thor B Teigen (Seal)
Trustor **AKA THOROLF B TEIGEN, TRUSTEE**

Thor B Teigen (Seal)
Trustor **THOR B TEIGEN**

Thor B Teigen (Seal)
Trustor **AKA THOROLF B TEIGEN**

Shelly Teigen TTEE (Seal)
Trustor **SHELLY S TEIGEN**

For an Individual (on individual's own behalf or as a sole proprietor):

State of Nevada

County of Douglas

This instrument was acknowledged before me on the 21st day of May, 2009, by THOR B TEIGEN, TRUSTEE

SHELLY S TEIGEN, TRUSTEE

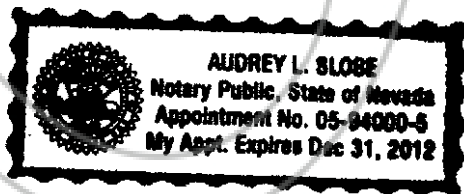
AKA THOROLF B TEIGEN, TRUSTEE

THOR B TEIGEN

AKA THOROLF B TEIGEN

SHELLY S TEIGEN

(Place Notary Stamp Here)



Audrey L Slobe
Notary Public

Audrey L Slobe
Notary Public Name (Printed or Typed)

05-94000-5
Certificate of Appointment Number

My Commission Expires: Dec. 31, 2012

0910400210



For Non-Individual Trustors:

Trustor _____

By: _____

Title: _____

By: _____

Title: _____

By: _____

Title: _____

By: _____

Title: _____

For Non-Individuals:

State of _____

County of _____

This instrument was acknowledged before me on this _____ day of _____, 20____,
by _____ (name(s) of person(s))
as _____ (type of authority, e.g., officer,
trustee, etc.) of _____ (name of party
on behalf of whom instrument was executed).

(Place Notary Stamp Here)

Notary Public

Notary Public Name (Printed or Typed)

Certificate of Appointment Number

My Commission Expires: _____

Initials: TT
THOR B TEIGEN, TRUSTEE
Initials: TT
AKA THOROLF B TEIGEN, TRUSTEE
Initials: TT
AKA THOROLF B TEIGEN

Initials: ST
SHELLY S TEIGEN, TRUSTEE
Initials: TT
THOR B TEIGEN
Initials: ST
SHELLY S TEIGEN

EXHIBIT "A"

Legal Description

Reference Number: 0910400210

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF GARDNERVILLE BEING KNOWN AS PARCEL 1: THAT PORTION OF THE WEST 1/2 OF SECTION 26, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B. AND M., IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF PARCEL 13-D, AS SAID PARCEL IS SHOWN ON THE JOHN S. SHAHIN PARCEL MAP, RECORDED AS DOCUMENT NO. 214981; THENCE NORTH 0 DEGREES 52' 15" EAST, 736.65 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 02' 19" WEST, 1775.00 FEET; THENCE NORTH 0 DEGREES 52' 15" EAST, 245.48 FEET; THENCE SOUTH 89 DEGREES 02' 28" EAST, 1775.00 FEET; THENCE SOUTH 0 DEGREES 52' 15" WEST, 245.55 FEET TO THE POINT OF BEGINNING. SAID LAND MORE FULLY SET FORTH AS PARCEL 13-A-1 ON THAT CERTAIN RECORD OF SURVEY BOUNDARY LINE ADJUSTMENT PLAT RECORDED SEPTEMBER 18, 1990, IN BOOK 990 OF OFFICIAL RECORDS, AT PAGE 2409, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 234827. PARCEL 2: ALL THOSE CERTAIN ACCESS AND UTILITY EASEMENTS FOR INGRESS AND EGRESS AS SET FORTH ON THAT CERTAIN RECORD OF SURVEY FOR NEVIS INDUSTRIES, INC., FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 23, 1980, AS DOCUMENT NO. 51917 OF OFFICIAL RECORDS. PARCEL 3: AN ACCESS AND UTILITY EASEMENT, WITH INCIDENTS THERE AS CONVEYED IN INSTRUMENTS RECORDED RECORDED NOVEMBER 2, 1990, IN BOOK 1190 OF OFFICIAL RECORDS, AT PAGE 196 DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 238005. TAX ID: 1320-26-002-002. AND 2005-11-08 FULLY DESCRIBED IN DEED BOOK 1105 PAGE 3759 RECORDED ON 2005-11-08 AMONG THE LAND RECORDS OF DOUGLAS COUNTY, NV. BEING THE SAME PROPERTY CONVEYED TO THOR B TEIGEN., SHELLY S TEIGEN. BY DEED FROM THOR B TEIGEN, WHO ACQUIRED TITLE AS THOR TEIGEN, SHELLY S TEIGEN, WHO ACQUIRED TITLE AS SHELLY TEIGEN DATED 2005-09-22, RECORDED 2005-11-08 DEED BOOK 1105 PAGE 3759. PARCEL ID NUMBER: 1320-26-002-002