Assessor's Parcel Number: 1220-11-001-020

After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900 DOC # 0750625 09/14/2009 11:22 AM Deputy: I OFFICIAL RECORD Requested By: WELLS FARGO BANK

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 6 Fee: BK-0909 PG-2819 RPTT: 19.00



This instrument was prepared by:
Wells Fargo Bank, N.A.
JODEAN B STURGIS, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
866-537-8489

[Space Above This Line For Recording Data]

Reference number: 20091757800120 Account number: 650-650-9391038-1XXX

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 <u>AUGUST 21, 2009</u>, together with all Riders to this document.
- (B) "Borrower" is RONALD DEAN GENTRY AND ROBIN JANE GENTRY, HUSBAND AND WIFE, AS 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 AUGUST 21, 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 FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$150,000.00) 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 September 21, 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 NEVADA SHORT FORM OPEN-END SECURITY INSTRUMENT (page 1 of 3 pages) HCWF#4812-7270-3489v2 (02/21/09)

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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.

(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]:

N/A Leasehold Rider	\	
N/A Third Party Rider		
N/A Other(s) [specify]	N/A	L

(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	1132 E VALLEY RD
GARDNERVILLE [City]	, Nevada [Street] , Nevada 89410 ("Property Address"):

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.

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 2 of 3 pages)

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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.

-Borrower

-Borrower

For An Individual Acting In His/Her Own Right;

State of Nevada

County of

(date)

(Seal, if any)

(Title and rank (optional))

ALEX GREEN NOTARY PUBLIC STATE OF NEVADA APPT. No. 08-7361-2

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 3 of 3 pages)

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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.

RONALD DEAN GENTRY	-Borrower
Low Jan Dente	
ROBIN JANE GENTRY	-Borrower
	\
For An Individual Acting In His/Her Own Right; State of Neveda KOCOS	
County of Johnson	
	/
This instrument was acknowledged before me on Hug. 24, 2 by Robin Jane George	009 (date)
(name(s) of person(s)	3)).
Maxchi	W.
(Signature of notarial office	cer)
(Seal, if any)	nsaction Specialist
(Title and rank (optional))	isac in the person
<u> </u>	
SACROPA MITCHELL	
State of Kenses / 8/20/2	
SAINDRA MIT	CHELL
State of Kar	neas / / b
My Commission Expire	4. <u>3/37.8 /28/7</u>

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT

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EXHIBIT A

Reference: 20091757800120

Account: 650-650-9391038-1998

Legal Description:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, DESCRIBED AS FOLLOWS: A PORTION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 11, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. &M., DESCRIBED AS FOLLOWS: COMMENCING AT THE 1/4 CORNER COMMON TO SECTIONS 11 AND 12, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. &M., AS SAID 1/4 CORNER IS SHOWN ON THE MAP OF PINENUT SUBDIVISION UNIT NO. 1, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER JUNE 11, 1963, AS DOCUMENT NO. 22783; THENCE NORTH 89 DEGREES 51 MINUTES 30 SECONDS WEST ALONG THE CENTERLINE OF SAID SECTION 11, 40.00 FEET: THENCE NORTH 0 DEGREES 8 MINUTES 0 SECONDS EAST 685.0 FEET TO THE TRUE POINT OF BEGINNING. SAID TRUE POINT OF BEGINNING BEING THE NORTHEAST CORNER OF THE PARCEL OF LAND DESCRIBED IN THE DEED RECORDED JANUARY 30, 1973, IN BOOK 173, PAGE 812 DOCUMENT NO. 64020, OFFICIAL RECORDS; THENCE NORTH 89 DEGREES 51 MINUTES 30 SECONDS WEST ALONG THE NORTH LINE OF SAID PARCEL 300.00 FEET: THENCE NORTH 0 **DEGREES 8 MINUTES 0 SECONDS EAST 347.00 FEET; THENCE SOUTH 89** DEGREES 51 MINUTES 30 SECONDS EAST 300.00 FEET; THENCE SOUTH 0 DEGREES 8 MINUTES 0 SECONDS WEST 347.00 FEET MORE OR LESS TO THE POINT OF BEGINNING. REFERENCE IS MADE TO RECORD OF SURVEY FILED WITH THE DOUGLAS COUNTY RECORDER ON AUGUST 12, 1996, IN BOOK 896, PAGE 4509, AS DOCUMENT NO. 395032.

Wells Fargo Bank, N.A.

Account#: 650-650-9391038-1XXX Reference #: 20091757800120

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.

Jeff Johnson

Signature of person making affirmation

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