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Assessor's Parcel Number: 1318-15-310-001

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Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 5 Fee: 18.00
BK-1109 PG- 4562 RPTT: 0.00



This instrument was prepared by:
Wells Fargo Bank, N.A.
MARTI A HERNDON, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
888-524-2139

At: # 200910130695 [Space Above This Line For Recording Data]

Reference number: 20092199800102

Account number: 650-650-9482670-1XXX

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 OCTOBER 26, 2009, together with all Riders to this document.
- (B) "Borrower" is NANCY J NANCE WHO ACQUIRED TITLE AS NANCE J. NANCE, 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 OCTOBER 26, 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, FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$50,000.00) 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 November 26, 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)



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]:

- 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 _____ 446 DEVAUX LANE _____
[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.

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT (page 2 of 3 pages)

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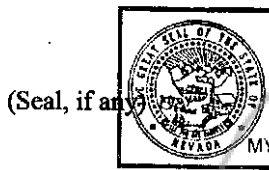
Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

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.

Nancy J. Nance
NANCY J NANCE -Borrower

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

This instrument was acknowledged before me on Oct 16, 2009 (date)
by Nancy J. Nance (name(s) of person(s)).



JOHN W. HUTTO
NOTARY PUBLIC
STATE OF NEVADA
APPT. No. 01-70805-5
MY APPT. EXPIRES MARCH 7, 2010

John W. Hutto
(Signature of notarial officer)
Notary Public
(Title and rank (optional))



EXHIBIT A

Reference: 20092199800102

Account: 650-650-9482670-1998

Legal Description:

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS: PARCEL 1: LOT 8, AS SET FORTH ON THE OFFICIAL MAP OF ROUND HILL VILLAGE UNIT NO. 1, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON APRIL 21, 1965, AS DOCUMENT NO. 27741. EXCEPTING THEREFROM THAT PORTION OF SAID LOT 8 DESCRIBED AS FOLLOWS: FROM THE POINT OF TRUE BEGINNING BEING THE MOST EASTERLY CORNER OF SAID LOT NO. 8 AND THE MOST SOUTHERLY CORNER OF LOT 7; THENCE SOUTHWESTERLY ALONG THE NORTHERLY RIGHT-OF-WAY LINE OF MCFAUL WAY ON A CURVE TO THE RIGHT WITH A RADIUS OF 266.77 FEET FOR AN ARC DISTANCE OF 15.002 FEET TO A POINT; THENCE NORTH 49 DEGREES 17 MINUTES 22 SECONDS WEST FOR 66.36 FEET TO A POINT; THENCE SOUTH 61 DEGREES 24 MINUTES 54 SECONDS EAST FOR 70.42 FEET TO THE POINT OF TRUE BEGINNING. PARCEL 2: ALL THAT PORTION OF LOT 7 (MAP REFERENCE ABOVE) MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE POINT OF TRUE BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 7 AND THE NORTHEAST CORNER OF LOT 8; THENCE NORTH 20 DEGREES 24 MINUTES 15 SECONDS EAST FOR 15.00 FEET ALONG THE WEST BOUNDARY OF LOT 7 TO A POINT; THENCE SOUTH 49 DEGREES 17 MINUTES 22 SECONDS EAST FOR 70.68 FEET TO A POINT; THENCE NORTH 61 DEGREES 24 MINUTES 54 SECONDS WEST FOR 66.97 FEET TO THE POINT OF TRUE BEGINNING.



Wells Fargo Bank, N.A.

Account#: 650-650-9482670-1XXX
Reference #: 20092199800102

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

