

Assessor's Parcel Number: 1320-32-211-016

After Recording Return To:
Wells Fargo Bank, N.A.
Attn: Document Mgt.
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

DOC # **785335**
06/22/2011 10:54AM Deputy: PK
OFFICIAL RECORD
Requested By:
American Title - Platinum
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-611 PG-4542 RPTT: 0.00



This instrument was prepared by:
Wells Fargo Bank, N.A.
RICHARD FOSTER, DOCUMENT PREPARATION
11601 N. Black Canyon Hwy
Phoenix, ARIZONA 85029
866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License # _____

Reference number: **20111247700079**

Account number: **682-682-0440787-1XXX**

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 **JUNE 07, 2011**, together with all Riders to this document.

(B) "Borrower" is **D. SCOTT MCCULLOUGH AND NANCY A. MCCULLOUGH, 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 **JUNE 07, 2011**. 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 THIRTEEN THOUSAND TWO HUNDRED AND 00/100THS** Dollars (U.S. **\$113,200.00**) 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 July 07, 2051**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the **NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT** (page 1 of 3 pages)

HCWF#4812-7270-3489v5 (04/08/10)





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, 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 _____ **1511 SILVER BIRCH DRIVE** _____
[Street]

_____ **MINDEN** _____, Nevada _____ **89423** _____ (“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.

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 A McCullough

NANCY A MCCULLOUGH

-Borrower

D. Scott McCullough

D. SCOTT MCCULLOUGH

-Borrower

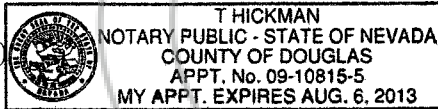
For An Individual Acting In His/Her Own Right:
State of Nevada
County of Douglas

This instrument was acknowledged before me on June 7, 2011 (date)
by Nancy A McCullough and D. Scott McCullough
only (name(s) of person(s)).

T Hickman

(Signature of notarial officer)

(Seal, if any)



(Title and rank (optional))





EXHIBIT A

Reference: 20111247700079

Account: 682-682-0440787-1998

Legal Description:

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: A PARCEL OF LAND LOCATED WITHIN A PORTION OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 20 EAST, MOUNT DIABLO MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS: LOT 10 AS SHOWN ON THE MAP OF DESERET UNIT NO. 1 RECORDED APRIL 17, 1972 IN THE OFFICE OF RECORDER, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 58855. TOGETHER WITH THE FOLLOWING DESCRIBED PARCEL OF LAND LOCATED WITHIN A PORTION OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 20 EAST, MOUNT DIABLO MERIDIAN; COMMENCING AT THE SOUTHWESTERLY CORNER OF LOT 10 AS SHOWN ON THE MAP OF DESERET UNIT NO. 1 RECORDED APRIL 17, 1972 IN THE OFFICE OF RECORDER, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 58855, ALSO BEING THE SOUTHEASTERLY TERMINUS OF SILVER BIRCH DRIVE, THE POINT OF BEGINNING; THENCE ALONG THE SOUTHERLY BOUNDARY OF SAID LOT 10, SOUTH 44 DEGREES 51 MINUTES 00 SECONDS EAST, 58.42 FEET TO THE SOUTHEASTERLY CORNER OF SAID LOT 10; THENCE SOUTH 67 DEGREES 51 MINUTES 00 SECONDS WEST, 26.02 FEET; THENCE NORTH 41 DEGREES 53 MINUTES 04 SECONDS WEST, 48.45 FEET; THENCE NORTH 45 DEGREES 09 MINUTES 00 SECONDS EAST, 21.49 FEET TO THE POINT OF BEGINNING, CONTAINING 1,221 SQUARE FEET, MORE OR LESS. THE TOTAL AREA OF ADJUSTED LOT 10 IS 8,919 SQUARE FEET, MORE OR LESS. THE BASIS OF BEARING OF THIS DESCRIPTION IS NORTH 63 DEGREES 25 MINUTES 00 SECONDS WEST, THE SOUTHERLY BOUNDARY OF BLOCK 'B' AS SHOWN ON THE FINAL SUBDIVISION MAP FOR MACKLAND UNIT 3 RECORDED OCTOBER 13, 2003 IN SAID OFFICE OF RECORDER AS DOCUMENT NO. 593255. APN: 1320-32-211-016





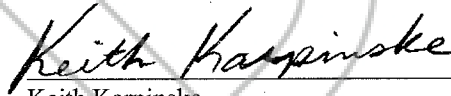
Wells Fargo Bank, N.A.

Account#: 682-682-0440787-1XXX

Reference #: 20111247700079

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.



Keith Karpinske

Signature of person making affirmation

