

DOC # 787456
08/04/2011 12:27PM Deputy: DW
OFFICIAL RECORD
Requested By:
American Title - Platinum
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$19.00
BK-811 PG-538 RPTT: 0.00



Assessor's Parcel Number: 1418-10-710-038

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.
CHRISTOPHE EFFINGER, 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: 20111659800041

Account number: 682-682-0512338-1XXX

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 JULY 26, 2011, together with all Riders to this document.

(B) "Borrower" is DOUGLAS A. BERL AND JANE G. BERL, TRUSTORS AND TRUSTEES OF THE BERL FAMILY TRUST, CREATED UNDER THE AGREEMENT DATED 7/15/2003. 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 JULY 26, 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 THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 August 26, 2051.

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 1 of 4 pages)

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



Documents Processed 07-25-2011, 09:42:21



(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, 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]

ALL THAT REAL PROPERTY IN THE CITY OF GLENBROOK, COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS: PARCEL 1 LOT 45, IN BLACK A, OF THE SECOND AMENDED MAP OF GLENBROOK SUBDIVISION UNIT 2, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON OCTOBER 13, 1978, IN BOOK 1078, AS DOCUMENT NO. 26250. PARCEL 2 THE EXCLUSIVE RIGHT TO USE FOR GARAGE PURPOSES THAT PARCEL DESIGNATED AS 'GARAGE EASEMENT THAT IS APPURTENANT TO LOT 45, IN BLOCK A, AS SHOWN ON THE MAP REFERENCED IN PARCEL 1 ABOVE.

which currently has the address of _____ 211 GLENBROOK INN RD _____
[Street]
GLENBROOK, Nevada 89413 ("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 **NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT** (page 2 of 4 pages)

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





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.

Douglas A. Berl, Trustors and Trustees

DOUGLAS A BERL, TRUSTORS AND TRUSTEES OF THE BERL FAMILY TRUST,
CREATED UNDER THE AGREEMENT DATE 07/15/2003 -Borrower

Jane G. Berl, Trustors and Trustees

JANE G BERL, TRUSTORS AND TRUSTEES OF THE BERL FAMILY TRUST, CREATED
UNDER THE AGREEMENT DATED 7/15/2003 -Borrower

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

This instrument was acknowledged before me on _____ (date)
by _____
_____ (name(s) of person(s)).

(Signature of notarial officer)

(Seal, if any)

(Title and rank (optional))





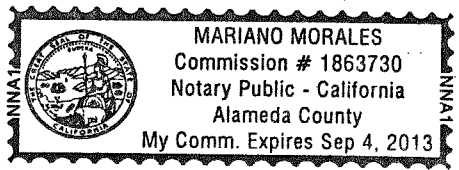
CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Alameda }

On 7-26-2011 before me, Mariano Morales - Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Douglas A Berl
Name(s) of Signer(s)
Jane G Berl



who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Place Notary Seal Above

Signature [Signature]
Signature of Notary Public

OPTIONAL

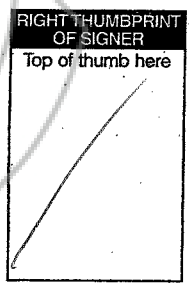
Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

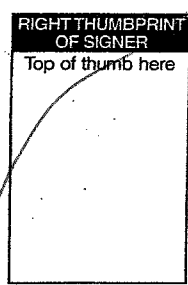
Title or Type of Document: Short Form Open-End Deed of Trust
Document Date: 7/26/11 Number of Pages: _____
Signer(s) Other Than Named Above: N/A

Capacity(ies) Claimed by Signer(s)

Signer's Name: Douglas A Berl
 Individual
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Attorney in Fact
 Trustee
 Guardian or Conservator
 Other: _____



Signer's Name: Jane G Berl
 Individual
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Attorney in Fact
 Trustee
 Guardian or Conservator
 Other: _____



Signer Is Representing: _____

Signer Is Representing: _____



Reference: 20111659800041
Account: 682-682-0512338-1998

Wells Fargo Bank, N.A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on **JULY 26, 2011** is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from **DOUGLAS A BERL And JANE G BERL** (individually and collectively referred to as the "Debtor") to **Wells Fargo Bank, N.A.** (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

211 GLENBROOK INN RD, GLENBROOK, NEVADA 89413
[Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

With respect to the **THE BERL FAMILY TRUST** (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this Third Party Rider.

Douglas A. Berl, Trustors and Trustees
DOUGLAS A BERL, TRUSTORS AND TRUSTEES OF THE BERL FAMILY TRUST,
CREATED UNDER THE AGREEMENT DATED 07/15/2003

Jane G. Berl, Trustors and Trustees
JANE G BERL, TRUSTORS AND TRUSTEES OF THE BERL FAMILY TRUST, CREATED
UNDER THE AGREEMENT DATED 07/15/2003

Attach this Rider to the Security Instrument before Recording





Wells Fargo Bank, N.A.

Account#: 682-682-0512338-1XXX

Reference #: 20111659800041

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

Keith Karpinske
Signature of person making affirmation

