

DOC # 796129
01/23/2012 08:47AM Deputy: SG
OFFICIAL RECORD
Requested By:
American Title - Platinum
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-112 PG-3628 RPTT: 0.00

Assessor's Parcel Number: 1219-09-001-015

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.
LISA K GILL, DOCUMENT PREPARATION
1 Home Campus
Des Moines, IOWA 50328
866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License # _____

Reference number: 20113479800037

Account number: 682-682-0720151-1XXX

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 JANUARY 12, 2012, together with all Riders to this document.

(B) "Borrower" is DENNIS L. GUNDERSON AND PATRICIA A. GUNDERSON, 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 JANUARY 12, 2012. 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 February 12, 2042.

(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 _____ 167 JEANNIE LANE
[Street]
GARDNERVILLE, Nevada 89460 (“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

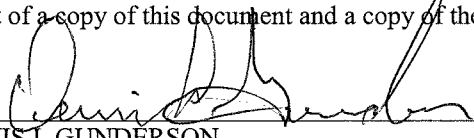
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of






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.



DENNIS L GUNDERSON -Borrower



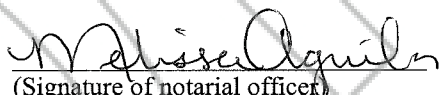
PATRICIA A GUNDERSON -Borrower

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

This instrument was acknowledged before me on January 12, 2012 (date)
by Dennis L Gundersen, Patricia A Gundersen

(name(s) of person(s)).

(Seal, if any)


(Signature of notarial officer)
Notary Public
(Title and rank (optional))

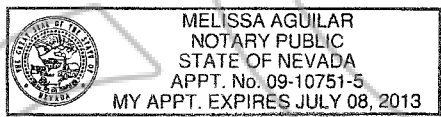




EXHIBIT A

Reference: 20113479800037

Account: 682-682-0720151-1998

Legal Description:

THE LAND REFERRED TO IN THIS REPORT IS SITUATE IN DOUGLAS COUNTY, STATE OF NEVADA, AND IS DESCRIBED AS FOLLOWS: A PARCEL OF LAND, LOCATED IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 12 NORTH, RANGE 19 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID SECTION 9, PROCEED SOUTH 0 DEGREES 09 MINUTES WEST 988.56 FEET AND NORTH 89 DEGREES 30 MINUTES 40 SECONDS WEST 645.17 FEET, TO THE TRUE POINT OF BEGINNING, WHICH IS THE SOUTHEAST CORNER OF THE PARCEL; THENCE NORTH 89 DEGREES 39 MINUTES 30 SECONDS WEST 375.52 FEET TO THE SOUTHWEST CORNER OF THE PARCEL; THENCE NORTH 0 DEGREES 09 MINUTES EAST 290.00 FEET TO THE NORTHWEST CORNER OF THE PARCEL; THENCE SOUTH 89 DEGREES 39 MINUTES 30 SECONDS EAST 375.52 FEET TO THE NORTHEAST CORNER OF THE PARCEL; THENCE SOUTH 0 DEGREES 09 MINUTES WEST 290.00 FEET, TO THE TRUE POINT OF BEGINNING. SAID PARCEL BEING FURTHER SHOWN ON RECORD OF SURVEY RECORDED ON JULY 26, 1994, IN BOOK 794, AT PAGE 3805, AS DOCUMENT NO. 342566, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA. PER NRS 111.312, THIS LEGAL DESCRIPTION WAS PREVIOUSLY RECORDED ON MARCH 12, 2002, IN BOOK 0302, AT PAGE 3813, AS DOCUMENT NO. 536743, OF OFFICIAL RECORDS.





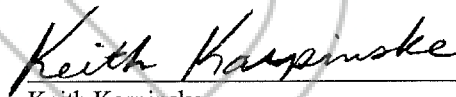
Wells Fargo Bank, N.A.

Account#: 682-682-0720151-1XXX

Reference #: 20113479800037

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

