Assessor's Parcel Number: <u>1220-22-210-106</u>

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. MYRA COLE DOCUMENT PREPARATION 8740 Research Dr. Charlotte. NC 28262 1-877-473-5616

DOC # 811096

10/18/2012 08:28AM Deputy: SG
 OFFICIAL RECORD
 Requested By:

American Title - Platinum
 Douglas County - NV
 Karen Ellison - Recorder

Page: 1 of 5 Fee: \$18.00

BK-1012 PG-4608 RPTT: 0.00

[Space Above This Line For Recording Data]

Mortgage Broker's Name:

NV License #:

Reference number: 20122547700053

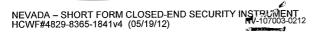
Account number: 682-682-1106775-0xxx

SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Mortgage Deed 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 05, 2012, together with all Riders to this document.
- **(B)** "Borrower" is <u>LAWRENCE W. SAMUELS AND LORI A. SAMUELS, HUSBAND AND WIFE, AS JOINT TENANTS</u>. 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 Securites Company of Nevada.
- (E) "Debt Instrument" means the promissory note signed by Borrower and dated October 05, 2012. The Debt Instrument states that Borrower owes Lender TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after October 15, 2022.
- **(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.



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(H)	"Riders" means all Riders to this Security Instrument that are executed by Borrower.	The following Riders
are t	to be executed by Borrower [mark as applicable]:	Λ

N/A Leasehold Rider

N/A Third Party Rider

N/A Other(s) [specify] N/A

(I) "Master Form Deed of Trust" means the Master Form Deed of Trust dated August 14, 2007, and recorded on September 7, 2007, as Instrument No. 0708892 in Book/Volume 0907 at Page 1371 - 1381 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 renewals, extensions and modifications of the Debt 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 elescribed property located in the

County of Douglas

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:LOT 655, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 6, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 29, 1973, IN BOOK 573, PAGE 1026, AS FILE NO. 66512.

which currently has the address of

728 LASSEN WAY

[Street]

GARDNERVILLE

[City]

[Zip Code]

("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 mortgage, 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.

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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 this Master Form Deed of Trust.

LAWRENCE W SAMUELS

Borrower

BK 1012

Borrower

NEVADA - SHORT FORM CLOSED-END SECURITY INSTRUMENT

NV-107003-0212

HCWF#4829-8365-1841v4 (05/19/12)

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For An Individual Acting In His/Her Own Right: State of Nevada County of Dosala S This instrument was acknowledged before me on Oct (date) bylanvence W Samuels. (name(s) of person(s)). (Seal, if any) (Title and rank (optional)) THERESA LARSEN NOTARY PUBLIC STATE OF NEVADA Commission Expires: 10-21-14 Certificate No: 11-5618-5

BK 1012 PG-4612 811096 Page: 5 of 5 10/18/2012

Wells Fargo Bank, N.A.

Account#: 682-682-1106775-0xxx Reference #: 20122547700053

Social Security Number Affirmation

I hereby affirm, pursuant to Nev. Rev. Stat. § 239 \$\mathbb{P}\$.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

Keith Kaspinske

NV_SSN_AFF_HE109101_HCWF#903v1 (12/13/05)

1/1 Documents Processed 10-02-2012 09:42:13

HE-HE109101-0212