

DOC # 811353  
10/23/2012 12:06PM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
American Title - Platinum  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$20.00  
BK-1012 PG-5849 RPTT: 0.00



Assessor's Parcel Number: 1320-30-313-001

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.  
GLORIA GONZALES  
DOCUMENT PREPARATION  
11601 N. Black Canyon Hwy  
Phoenix, AZ 85029  
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 20122427700081

Account #: 682-682-1124331-1xxx

**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 16, 2012, together with all Riders to this document.
- (B) "Borrower" is ROBERT R. NICKERSON AND LINDA LEE NICKERSON, TRUSTEES OF THE NICKERSON REVOCABLE TRUST. 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 loan agreement or other credit instrument signed by Borrower and dated October 16, 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, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) 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 16, 2042.



(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 [mark as applicable]:

N/A Leasehold Rider  
X Third Party Rider  
N/A 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 7, 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 SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS: LOT 1, IN BLOCK A, AS SHOWN ON THE MAP OF WESTWOOD VILLAGE UNIT NO. 4, PHASE A, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 29, 1992, IN BOOK 992, PAGE 5212, AS DOCUMENT NO. 289477.

which currently has the address of  
867 LONGLEAF PLACE  
[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 seized 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.

Robert R. Nickerson, Trustee of the Nickerson Revocable Trust  
ROBERT R NICKERSON, TRUSTEE OF THE NICKERSON REVOCABLE TRUST - Borrower

Linda Lee Nickerson, Trustee of the Nickerson Revocable Trust  
LINDA LEE NICKERSON, TRUSTEE OF THE NICKERSON REVOCABLE TRUST - 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))

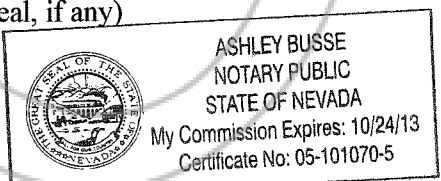
For An Individual Trustee Borrower:

State of Nevada  
County of Douglas

This instrument was acknowledged before me on 10-16-12 (date) by  
Robert E. Nickerson and Linda Lee Nickerson  
\_\_\_\_\_  
(name(s) of person(s)) as  
Trustees (type of authority, e.g., officer, trustee,  
etc.) of The Nickerson Revocable Trust (name of party on behalf of  
whom instrument was executed).

[Signature]  
(Signature of notarial officer)

(Seal, if any)



Notary Public  
(Title and rank (optional))



Reference Number: 20122427700081  
Account Number: 682-682-1124331-1998

Wells Fargo Bank, N. A.

**THIRD PARTY RIDER**

THIS THIRD PARTY RIDER is made on October 16, 2012 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 ROBERT R NICKERSON, LINDA LEE NICKERSON, (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:

867 LONGLEAF PLACE , MINDEN, NV 89423  
[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 NICKERSON REVOCABLE 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.

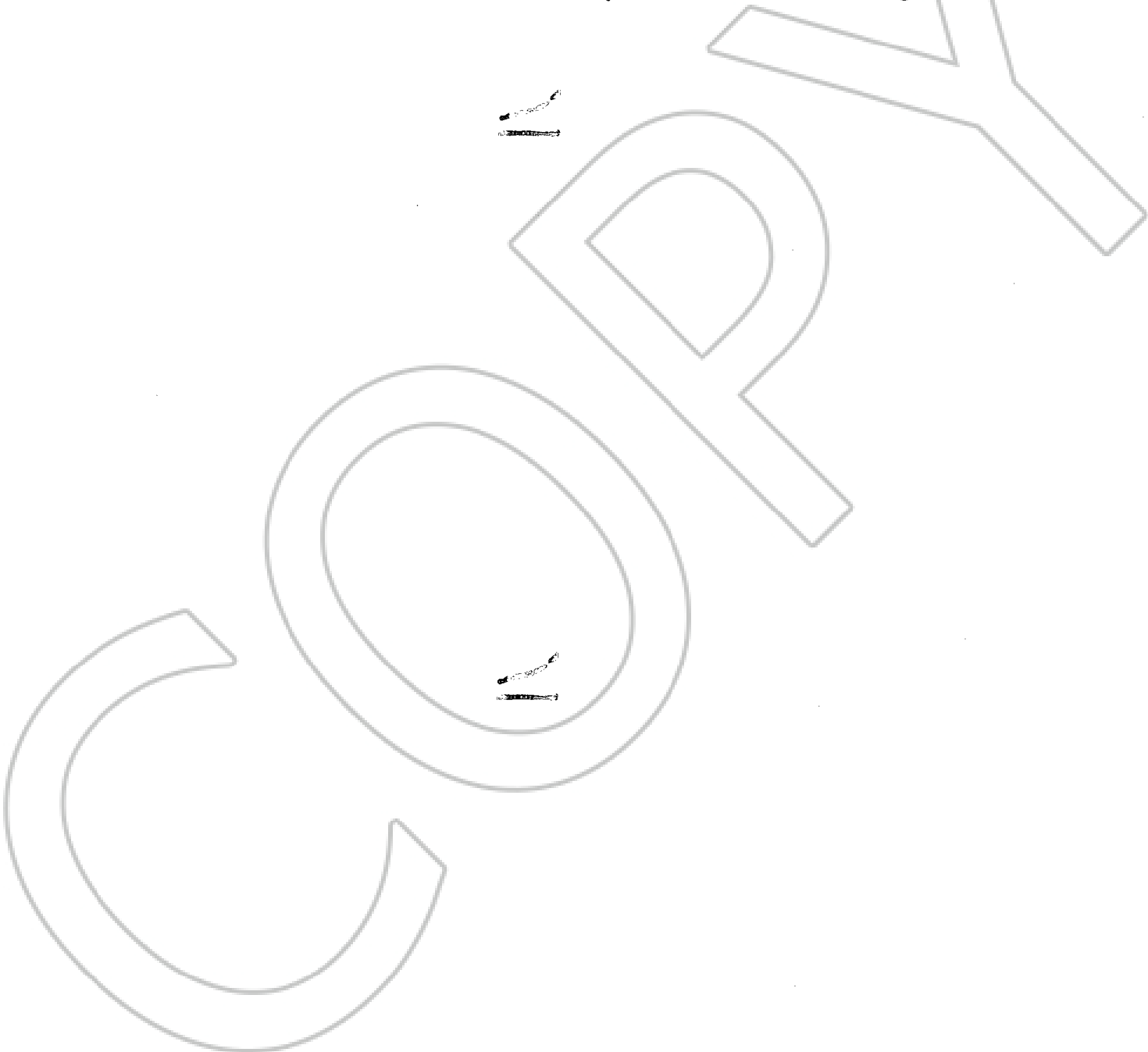


By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this Third Party Rider.

Robert R Nickerson, Trustee of the Nickerson Revocable Trust  
ROBERT R NICKERSON, TRUSTEE OF THE NICKERSON REVOCABLE TRUST

Linda Lee Nickerson Trustee of the Nickerson Revocable Trust  
LINDA LEE NICKERSON, TRUSTEE OF THE NICKERSON REVOCABLE TRUST

**Attach this Rider to the Security Instrument before Recording**





Wells Fargo Bank, N.A.

Account#: 682-682-1124331-1xxx  
Reference #: 20122427700081

**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*

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Keith Karpinske  
Signature of person making affirmation