

DOC # 818684  
02/21/2013 08:42AM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
American Title - Platinum  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 7 Fee: \$20.00  
BK-213 PG-5564 RPTT: 0.00



Assessor's Parcel Number: 1220-12-510-008

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.  
JASMINE FORNEY  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA 24019  
1-866-537-8489

**[Space Above This Line For Recording Data]**

Mortgage Broker's Name  
NV License #

Reference number: 20123357900090

Account #: 682-682-1280740-1xxx

**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 February 08, 2013, together with all Riders to this document.

(B) "Borrower" is DEBBIE A. SANDERSON, ~~AND RICHARD F. SANDERSON~~ TRUSTEE OF THE DEBBIE ANN SANDERSON REVOCABLE TRUST, DATED MAY 29, 2000. 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.

(E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated February 08, 2013. 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 EIGHTY THOUSAND AND 00/100THS Dollars (U.S. \$180,000.00) 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 March 08, 2043.





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.

*Debbie A. Sanderson trustee of the Debbie Ann Sanderson*

DEBBIE A. SANDERSON, TRUSTEE OF THE DEBBIE ANN SANDERSON REVOCABLE - Borrower  
TRUST DATED MAY 29, 2000

*Revocable trust dated May 29, 2000*



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

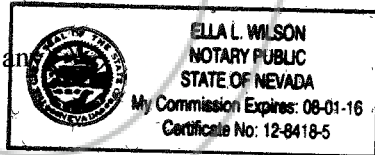
County of Douglas

This instrument was acknowledged before me on 2/8/13 (date) by  
Debbie A. Sanderson \_\_\_\_\_  
\_\_\_\_\_ (name(s) of person(s)) as

Trustee (type of authority, e.g., officer, trustee,  
etc.) of The Debbie Ann Sanderson Revocable Trust dated May 29, 2000.  
whom instrument was executed).

Ella L. Wilson  
(Signature of notarial officer)

(Seal, if any)



Notary Public  
(Title and rank (optional))



Reference Number: 20123357900090  
Account Number: 682-682-1280740-1998

Wells Fargo Bank, N. A.

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**THIRD PARTY RIDER**

THIS THIRD PARTY RIDER is made on February 08, 2013 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 DEBBIE A SANDERSON, RICHARD F SANDERSON, (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:

1129 CORTEZ LANE , GARDNERVILLE, NV 89410  
[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 DEBBIE ANN SANDERSON 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.

*Debbie A. Sanderson trustee of the Debbie Ann Sanderson*  
DEBBIE A. SANDERSON, TRUSTEE OF THE DEBBIE ANN SANDERSON REVOCABLE TRUST DATED

MAY 29, 2009 <sup>DAS 2000 DAS</sup>  
*Revocable Trust Dated May 29, 2000*

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

COPY



**Wells Fargo Bank, N.A.**

**Account#: 682-682-1280740-1xxx**  
**Reference #: 20123357900090**

**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