Assessor's Parcel Number: 1318-03-211-015

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.
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DOC # 827371
07/19/2013 09:02AM Deputy: SD
OFFICIAL RECORD
Requested By:
American Title - Platinum
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-713 PG-4467 RPTT: 0.00



# [Space Above This Line For Recording Data]

Mortgage Broker's Name NV License #

Reference number: 20131587500037

Account #: 117-117-0739103-1xxx

# 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 <u>July 12, 2013</u>, together with all Riders to this document.
- **(B) "Borrower"** is <u>LINDA MCCALL</u>, <u>AN UNMARRIED WOMAN</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 loan agreement or other credit instrument signed by Borrower and dated <u>July 12, 2013</u>. 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, <u>TWO HUNDRED FIFTY THOUSAND AND 00/100THS</u> Dollars (U.S. \$250,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than <u>seven (7)</u> calendar days after August 12, 2043.

(F)	"Property"	means	the	property	that	is	described	below	under	the	heading	"Transfer	of	Rights	in	the
Prop	erty."															

- (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		
N/A 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 <u>August 14, 2007</u>, and recorded on <u>September 7, 2007</u>, as Instrument No. <u>0708893</u> in Book/Volume <u>0907</u> at Page <u>1382 - 1392</u> 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]	The same of the sa	[Name of Recording Jurisdiction]	

THE LEGAL DESCRIPTION IS ATTACHED HERETO AND MADE A PART HEREOF.

which cu	rrently has the address of			
	1034 MY	RON DR		
	[St	reet]		
	ZEPHYR COVE	, Nevada	89448	("Property Address"):
	[Citv]		[Zin 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.

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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.

LINDA MCCALL

- Borrower

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For An Individual Acting In His/Her Own Right: State of Nevada County of Down This instrument was acknowledged before me on by which he he he he (date) (name(s) of person(s)). (Signature of notarial officer) (Seal, if any) (Title and rank (optional)) DAGMARA JEDRZEJEWSKA **NOTARY PUBLIC** STATE OF NEVADA Commission Expires: 08-21-16 Certificate No: 12-8870-5



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PG-4471

### EXHIBIT "A"

ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

### PARCEL 1:

LOT 116 AS SHOWN ON THE MAP ENTITLED "SKYLAND SUBDIVISION NO. 2", FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JULY 22, 1959, AS DOCUMENT NO. 14668.

TOGETHER WITH THE RIGHT OF ACCESS TO THE WATER OF LAKE TAHOE AND FOR BEACH AND RECREATIONAL PURPOSES OVER LOTS 32 AND 33 AS SHOWN ON THE MAP ENTITLED "SKYLAND SUBDIVISION NO. I", FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON FEBRUARY 27, 1958, AS DOCUMENT NO. 12967, AS RESERVED IN THE DEED FROM STOCKTON GARDEN HOMES, INC., A CALIFORNIA CORPORATION TO SKYLAND WATER CO., A NEVADA CORPORATION, RECORDED FEBRUARY 5, 1960 IN BOOK 1 OF OFFICIAL RECORDS AT PAGE 268, AS DOCUMENT NO. 15573 DOUGLAS COUNTY, NEVADA.

### PARCEL 2:

TOGETHER WITH AN EASEMENT FOR CONSTRUCTING, MAINTAINING AND OPERATING A 4" SEWER SERVICE OVER AND ACROSS THE WESTERLY 10 FEET OF LOT 115, AS SHOWN ON THE MAP OF SKYLAND SUBDIVISION NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON JULY 22, 1959, UNDER FILE NO. 14668, AS SET FORTH IN THE INSTRUMENT RECORDED MAY 28, 1974, IN BOOK 574, PAGE 1008, DOCUMENT NO. 73508, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD. IF ANY.

ASSESSORS PARCEL NUMBER:

1318-03-211-015

ATI ORDER NUMBER:

201306171821