

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



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.
TRACEY SMITH
DOCUMENT PREPARATION
85 Cleaveland Road, 2nd Flr
Pleasant Hill, CA 94523
1-800-400-3339

[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 July 12, 2013, together with all Riders to this document.
- (B) "Borrower" is LINDA MCCALL, AN UNMARRIED WOMAN. 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 July 12, 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, TWO HUNDRED FIFTY THOUSAND AND 00/100THS 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 seven (7) calendar days after August 12, 2043.

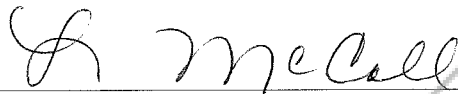


BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally 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.



LINDA MCCALL

- Borrower



For An Individual Acting In His/Her Own Right:

State of Nevada

County of Douglas

This instrument was acknowledged before me on 07/12/2013 (date)
by Linda Bernaw Nece (name(s) of person(s)).

Dagmara Jedrzejska
(Signature of notarial officer)

(Seal, if any)

Notary Public State of Nevada
(Title and rank (optional))

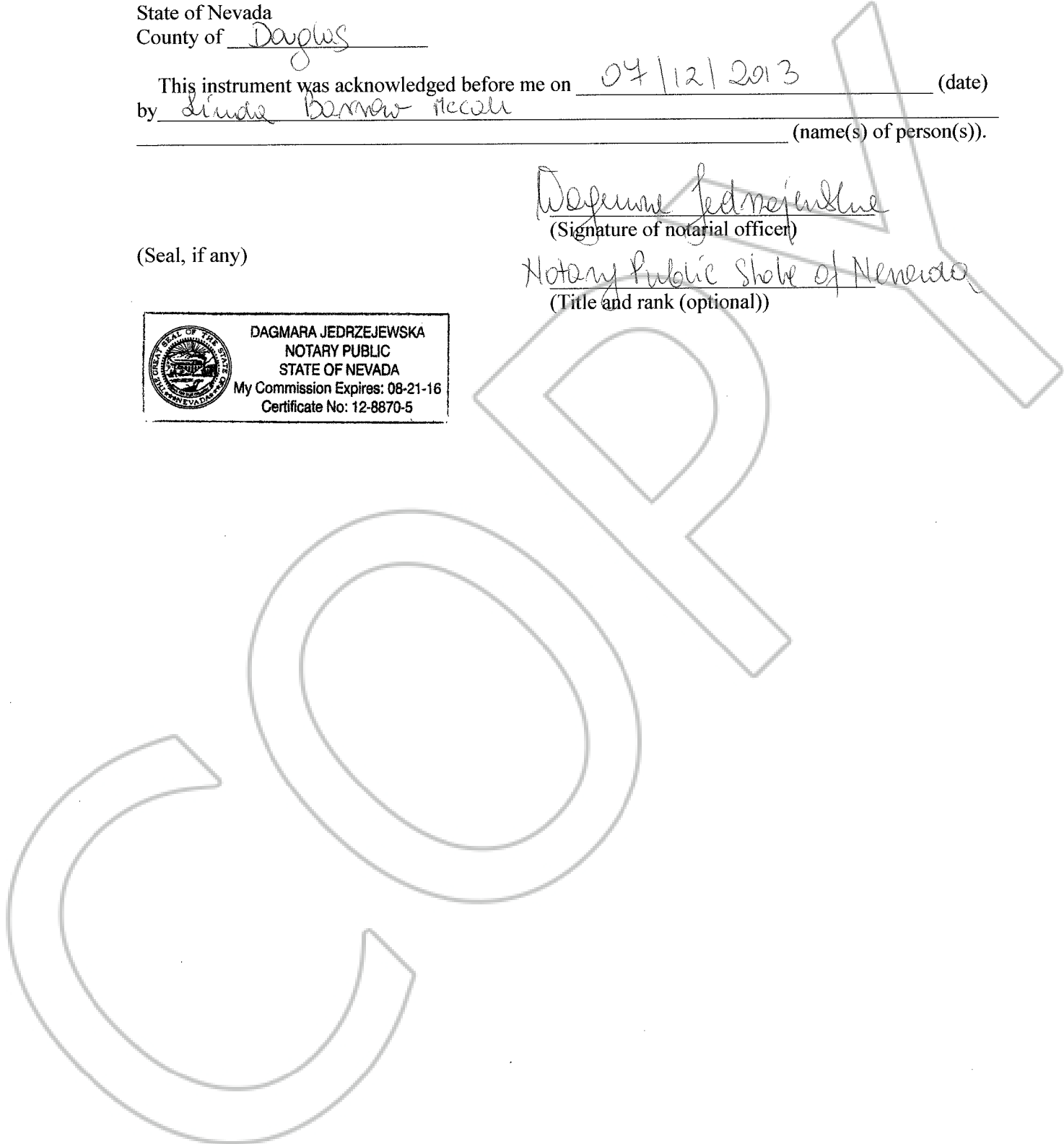
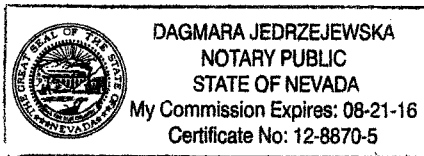




EXHIBIT "A"

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