

DOC # 835257
12/11/2013 12:50PM Deputy: PK
OFFICIAL RECORD
Requested By:
American Title - Title
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: \$19.00
BK-1213 PG-1690 RPTT: 0.00



Assessor's Parcel Number: 1318-10-316-019

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.
TIFF MORGAN-FAULKNER
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
1-800-580-2195

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 20133169500073

Account #: 682-682-1814729-1xxx

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 November 26, 2013, together with all Riders to this document.

(B) "Borrower" is CLIFFORD SZU AND CHUNG HAN JINQ, HUSBAND AND WIFE, AS JOINT TENANTS. 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 November 26, 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, THIRTY EIGHT THOUSAND SEVENTY FIVE AND 00/100THS Dollars (U.S. \$38,075.00) 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 December 26, 2043.



(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
 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 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]

SEE ATTACHED EXHIBIT

which currently has the address of
 643 ZEPHYR HEIGHTS DRIVE
[Street]

 ZEPHYR COVE , Nevada 89448 (“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.

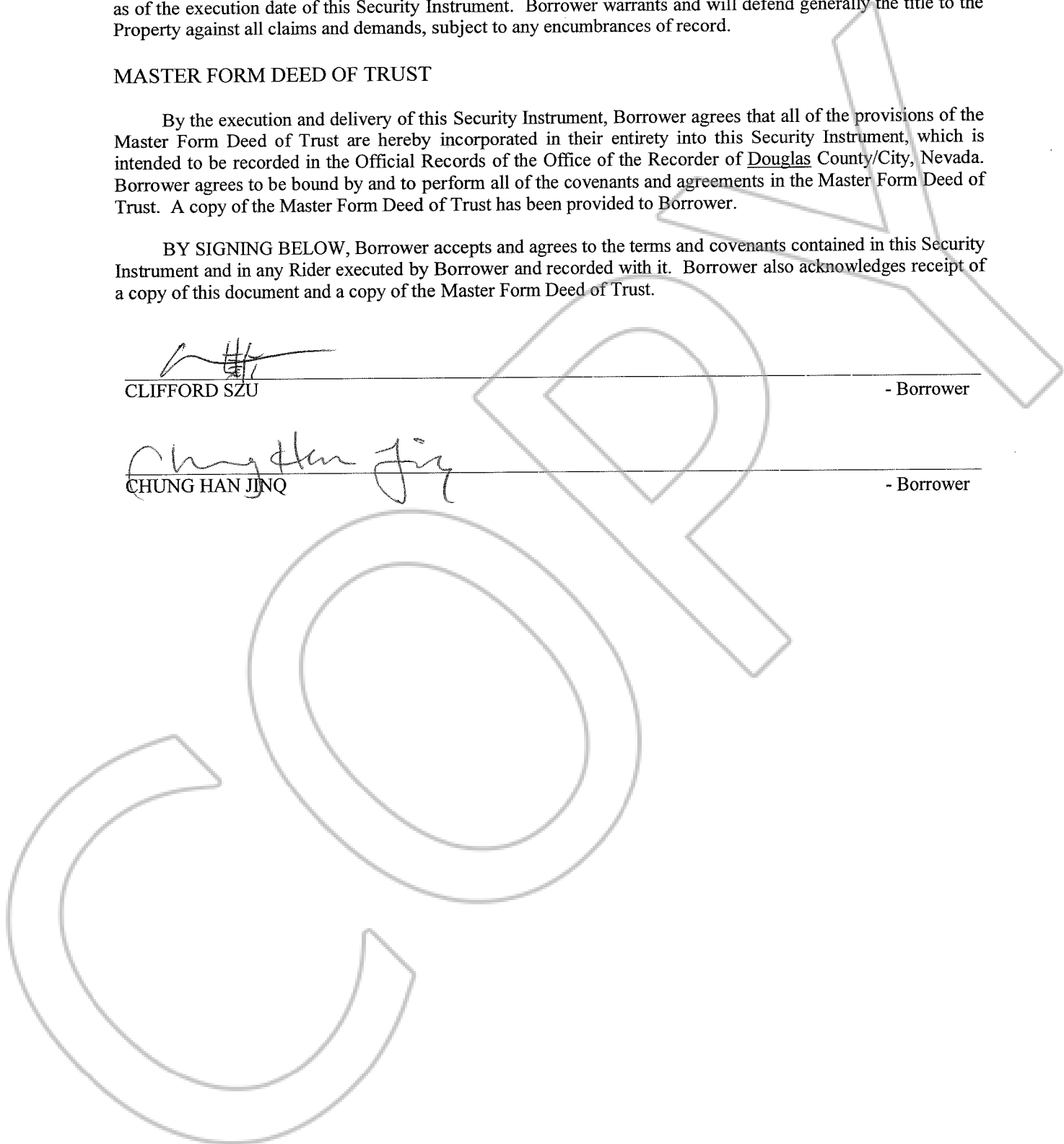
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.



CLIFFORD SZU - Borrower



CHUNG HAN JINQ - Borrower





For An Individual Acting In His/Her Own Right:

State of Nevada

County of Washoe


This instrument was acknowledged before me on 12/2/13 (date) by

CLIFFORD SZU

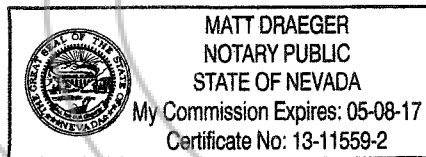
CHUNG HAN JING

(name(s) of person(s)).

(Seal, if any)


(Signature of notarial officer)

Notary Public
(Title and rank (optional))



Loan Originator's Name: Richard Michael Royer
NMLSR ID: 770254



EXHIBIT A

Reference: 20133169500073

Account: 682-682-1814729-1xxx

Legal Description:

THE REAL PROPERTY SITUATE IN THE COUNTY DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: ALL THAT PORTION OF LOTS 3 AND 5, BLOCK F, AS SHOWN ON THE MAP OF ZEPHYR HEIGHTS SUBDIVISION NO. 5, FILED FOR RECORD ON JUNE 7, 1955, AS DOCUMENT #10442, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 3, THENCE NORTH 74 DEGREES 18 MINUTES 00 SECONDS EAST 102.02 FEET, THENCE SOUTH 04 DEGREES 16 MINUTES 00 SECONDS EAST 89.03 FEET, THENCE SOUTH 85 DEGREES 44 MINUTES 00 SECONDS WEST 100.00 FEET, THENCE NORTH 04 DEGREES 16 MINUTES 00 SECONDS WEST 37.80 FEET, THENCE NORTH 69 DEGREES 43 MINUTES 19 SECONDS WEST 51.72 FEET, THENCE NORTH 74 DEGREES 18 MINUTES 00 SECONDS EAST 48.00 FEET TO THE POINT OF BEGINNING. SAID LAND IS FURTHER SHOWN ON THAT CERTAIN RECORD OF SURVEY FOR CHARLES LOOF, RECORDED JULY 23, 1997, IN BOOK 797, PAGE 3948, AS DOCUMENT NO. 417836, OFFICIAL RECORDS. NOTE: THE ABOVE METES AND BOUND DESCRIPTION APPEARED PREVIOUSLY IN CERTAIN DOCUMENT RECORDED FEBRUARY 12, 2008, BOOK 208, PAGE 2487, AS INSTRUMENT NO. 717897. SUBJECT TO 1. ALL GENERAL AND SPECIAL TAXES FOR THE CURRENT FISCAL YEAR. 2. COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, RIGHTS, RIGHTS OF WAY AND EASEMENTS NOW OF RECORD. PN PER NRS 111.312, THIS LEGAL DESCRIPTION WAS PREVIOUSLY RECORDED AT DOC # 717897, ON (DT OF REC).



Wells Fargo Bank, N.A.

Account#: 682-682-1814729-1xxx
Reference #: 20133169500073

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.



Signature of person making affirmation

Aurora Smith