DOC # 841054

04/17/2014 09:47AM Deputy: AR
OFFICIAL RECORD
Requested By:
American Title - Platinum
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00

BK-414 PG-2865 RPTT: 0.00

Assessor's Parcel Number: 1420-08-412-007

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. CHERIE CHAMBERS DOCUMENT PREPARATION 7711 PLANTATION ROAD ROANOKE. VA 24019 1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name:

NV License #:

Reference number: 20140027600033

Account number: 682-682-1942263-0xxx

SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Mortgage Deed 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>April 08, 2014</u>, together with all Riders to this document.
- **(B) "Borrower"** is <u>WILLIAM H. SCHULTZ, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY</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 promissory note signed by Borrower and dated <u>April 08, 2014</u>. The Debt Instrument states that Borrower owes Lender <u>ONE HUNDRED TWENTY THOUSAND TWO HUNDRED ELEVEN AND 00/100THS</u> Dollars (U.S. \$120,211.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after <u>May 01, 2034</u>.
- **(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.

PG-2866 04/17/2014

841054 Page: 2 of 5 04/17/2014

(H)	"Riders" means all Riders to this Security Instrument that are executed by Borrower. The follow	owing Riders
are t	to be executed by Borrower [mark as applicable]:	
		JA.

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 Deed of Trust dated August 14, 2007, and recorded on September 7, 2007, as Instrument No. 0708892 in Book/Volume 0907 at Page 1371 - 1381 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 renewals, extensions and modifications of the Debt 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]

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 1 IN BLOCK M AS SET FORTH ON THAT CERTAIN FINAL MAP OF SUNRIDGE HEIGHTS, PHASES 7B AND 9, A PLANNED UNIT DEVELOPMENT, RECORDED SEPTEMBER 5, 1995 IN BOOK 995, PAGE 410 AS DOCUMENT NO. 969825 AND BY CERTIFICATE OF AMENDMENT RECORDED AUGUST 14, 1996 IN BOOK 896, PAGE 2588 AS DOCUMENT NO. 394289. TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES, INCLUDING EASEMENTS AND WATER RIGHTS, IF ANY, THERETO BELONGING OR APPERTAINING, AND ANY REVERSIONS, REMAINDERS, RENTS, ISSUES OR PROFITS THEREOF.

which currently has the address of

989 RANCHVIEW CIR

[Street]

CARSON CITY , Nevada 89705 ("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 seised of the estate hereby conveyed and has the right to mortgage, 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.

PG-2867 841054 Page: 3 of 5 04/17/2014

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 this Master Form Deed of Trust.

Borrower

PG-2868 841054 Page: 4 of 5 04/17/2014

For An Individual Acting In His/Her Own Right: State of Nevada County of CArson CITY This instrument was acknowledged before me on _____ O + / O 8 | 30 y+ (date) by WILLIAM H SCHULTZ

> JEAN M. PERPICH NOTARY PUBLIC STATE OF NEVADA Commission Expires: 10-17-2019 Certificate No: 12-9493-3

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

(Seal, if any)

ignature of notarial officer)

NOTHING (Title and rank (optional))

Loan Originator's Name: Roxanna Tejeda

NMLSR ID: 1105997

NEVADA – SHORT FORM CLOSED-END SECURITY INSTRUMENT HCWF#4829-8365-1841v4 (11/16/13) NV-107003-0413 NV-107003-0413

(page 4 of 4 pages) Documents Processed 04-08-2014 10:33:49

PG-2869 841054 Page: 5 of 5 04/17/2014

Wells Fargo Bank, N.A.

Account#: 682-682-1942263-0xxx Reference #: 20140027600033

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

NV_SSN_AFF_HE109101_HCWF#903v1 (12/13/05)

1/1 Documents Processed 03-31-2014 10:40:42

HE HE400404 0440