DOUGLAS COUNTY, NV

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2014-853069

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AMERICAN TITLE - TEAM 1

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 1320-26-002-004

Recording requested by & return

to: 201408180154 American Title, Inc.

PO Box 641010

 $\mathcal{D}$ 

Omaha, NE 68164-1010

This instrument was prepared by: Wells Fargo Bank, N.A. STEPHEN ORANGE
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: 20142057900022

Account #: XXX-XXX-XXX1844-1998

# 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 October 22, 2014, together with all Riders to this document.
- **(B) "Borrower"** is <u>ARLENE V. GLEICH FAMILY TRUST; ARLENE V. GLEICH, (TRUSTEE)</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 First American Title Ins Co.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated October 22, 2014. 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 TWENTY THOUSAND AND 00/100THS Dollars (U.S. \$220,000.00) 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 November 22, 2044.

- **(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			
<u>X</u>	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 A			

which current	ly has the address of			
		ST VALLEY RD		
		[Street]		
1	MINDEN	, Nevada	89423-2215	("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 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 <u>Douglas</u> 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.

ARLENE V GLEICH, AS TRUSTEE OF THE ARLENE V GLEICH FAMILY TRUST

- Borrower



For An Individual Acting In His/Her Own Right: State of Nevada County of Douglas This instrument was acknowledged before me on October 22, 2014 ARLENE V GLEICH, AS TRUSTEE OF THE ARLENE V GLEICH FAMILY TRUST (name(s)) of person(s)). (Signature of notariza officer) (Seal, if any) Jennie Jackson (Title and rank (optional)) Notary Public State of Nevada Commission Expires: 03-18-17 Certificate No: 13-9904-5

For An Individual Trustee Borrower:

State of Nevada
County of Douglas

This instrument was acknowledged before me on 1012114 (date) by ARLENE V GLEICH, AS TRUSTEE OF THE ARLENE V GLEICH FAMILY TRUST

(name(s) of person(s))as Trustee, etc.) of The Arche V. Gleich Fauily Trustname of party on behalf of whom instrument was executed).

(Seal, if any)

Jennie Jackson Notary Public State of Nevade Commission Expires: 03-18-17 Certificate No: 13-9904-5

(Title and rank (optional))

(Signature of notarial officer)

Loan Originator's Name: Charles Addison Snyder JR

NMLSR ID: 1050759



NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#4812-7270-3489v5 (8/16/14) NV-107006-0314

(page 5 of 5 pages) Documents Processed 10-20-2014 16:49:03

#### **EXHIBIT A**

Reference: 20142057900022

Account: XXX-XXX-XXX1844-1998

## **Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, TO-WIT: PARCEL A: THAT PORTION OF THE WEST 1/2 OF SECTION 26, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B. AND M, IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF PARCEL 13-D, AS SAID PARCEL IS SHOWN ON THE JOHN S. SHAHIN PARCEL MAP, AS SAID MAP WAS RECORDED IN BOOK 1189, AT PAGE 2369, AS DOCUMENT NO. 214981; THENCE NORTH 0 DEGREES 52 MINUTES 15 SECONDS EAST, 245,55 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 02 MINUTES 02 SECONDS WEST, 1,775.00 FEET; THENCE NORTH 0 DEGREES 52 MINUTES 15 SECONDS EAST, 245.47 FEET; THENCE SOUTH 89 DEGREES 02 MINUTES 11 SECONDS EAST, 1,775.00 FEET, THENCE SOUTH 0 DEGREES 52 MINUTES 15 SECONDS WEST, 245.55 FEET TO THE POINT OF BEGINNING. SAID PARCEL CONTAINS EASEMENTS FOR ACCESS AND PUBLIC UTILITY PURPOSES AS SHOWN ON THE RECORD OF SURVEY TO BE FILED IN SUPPORT OF THIS LOT LINE ADJUSTMENT. THE PARCEL DESCRIBED ABOVE REPLACES PARCEL 13-C, AS SHOWN PER SAID DOCUMENT NC, 214981 AND WILL BE SHOWN AS 13-C-1 ON THE ABOVE MENTIONED RECORD OF SURVEY. SAID LAND MORE FULLY IMPOSED ON THAT CERTAIN RECORD OF SURVEY BOUNDARY LINE ADJUSTMENT PLAT RECORDED SEPTEMBER 18, 1990, IN BOOK 990 OF OFFICIAL RECORDS, AT PAGE 2409, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 234827, TOGETHER WITH ALL THOSE CERTAIN ACCESS AND UTILITY EASEMENTS FOR INGRESS AND EGRESS AS SET FORTH ON THAT CERTAIN RECORD OF SURVEY FOR NEVIS INDUSTRIES, INC., FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 23, 1980, AS DOCUMENT NO. 51917, OF OFFICIAL RECORDS, FURTHER TOGETHER WITH ACCESS AND UTILITY EASEMENT, WITH INCIDENTS THERETO AS CONVEYED IN INSTRUMENT RECORDED NOVEMBER 2, 1990, IN BOOK 1190 OF OFFICIAL RECORDS, AT PAGE 196, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 238005. PRIOR DEED RECORDED 4/13/1992 AS INSTRUMENT NO. 275840 IN BOOK 492 PAGE 2205.

**Reference Number:** 20142057900022

**Account Number:** 

XXX-XXX-XXX1844-1998

Wells Fargo Bank, N. A.

### THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on October 22, 2014 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 ARLENE V GLEICH, (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:

## 1668 EAST VALLEY RD, MINDEN, NV 89423-2215 [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 ARLENE V GLEICH FAMILY 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.

ARLENE V GLEICH, ASTRUSTEE OF THE ARLENE V GLEICH FAMILY TRUST

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Charles Addison Snyder JR NMLSR ID: 1050759

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX1844-1998

Reference #: 20142057900022

# 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

LARRO

1/1 Documents Processed 10-20-2014 16:48:51