

Assessor's Parcel Number: 1220-21-610-139

After recording, return recording information to: 2015 0407 1993

**American Title, Inc.**

**PO Box 641010**

**Omaha, NE 68164-1010**

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
BRADLEY JASON COX  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA 24019  
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 20150779700029

Account #: XXX-XXX-XXX2994-1998

### 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 May 02, 2015, together with all Riders to this document.

(B) **"Borrower"** is JOSEPH WALL AND LYNN WALL, 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 First American Title Ins Co.

(E) **"Debt Instrument"** means the loan agreement or other credit instrument signed by Borrower and dated May 02, 2015. 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, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 June 02, 2045.



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.

*Lynn Wall*  
\_\_\_\_\_  
LYNN WALL - Borrower

*Joseph Wall*  
\_\_\_\_\_  
JOSEPH WALL - Borrower

For An Individual Acting In His/Her Own Right:

State of Nevada

County of Douglas

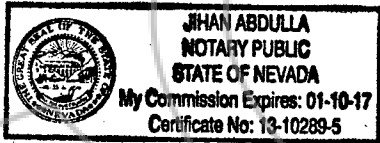
This instrument was acknowledged before me on 02 May 2015 (date) by

LYNN WALL

JOSEPH WALL

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

(Seal, if any)



Jihan Abdulla  
(Signature of notarial officer)  
Jihan Abdulla  
Notary  
(Title and rank (optional))

Loan Originator's Name: Susan Patricia Matheson  
NMLSR ID: 1181478



Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX2994-1998  
Reference #: 20150779700029

**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.

*Trinity Holder 5-6*

Signature of person making affirmation

*Trinity Holder  
vice president loan documents*

