

Assessor's Parcel Number: 1420-29-711-002

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.
ADAN PIZARRO
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
1-866-537-8489

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010

ATI# 201505291576

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 20151465500024

Account #: XXX-XXX-XXX1264-1998

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.

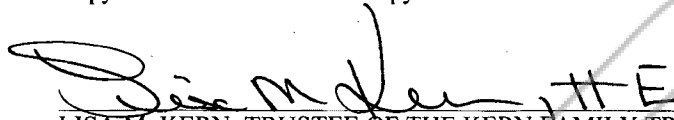
- (A) "Security Instrument" means this document, which is dated June 18, 2015, together with all Riders to this document.
- (B) "Borrower" is PATRICK V. KERN AND LISA M. KERN, TRUSTEES OF THE KERN FAMILY TRUST, DATED JULY 11, 2000. Borrower is the trustor under this Security Instrument.
- (C) "Lender" 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 June 18, 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, TWO HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$200,000.00) 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 July 18, 2045.

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 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.

 TTE

LISA M. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

- Borrower

 TTE

PATRICK V. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

- Borrower

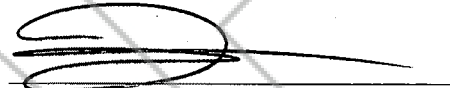
For An Individual Acting In His/Her Own Right:
State of Nevada
County of DOUGLAS

This instrument was acknowledged before me on JUNE 18TH, 2015 (date) by

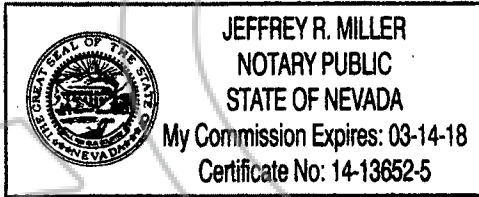
LISA M. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

PATRICK V. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

JEFFREY R MILLER
(name(s) of person(s))


(Signature of notarial officer)

(Seal, if any)



~~ON SERVICE MANAGER, UOE~~
(Title and rank (optional))
ON
NOTARY PUBLIC

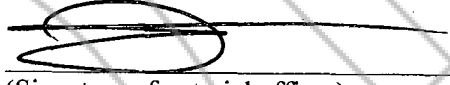
For An Individual Trustee Borrower:

State of Nevada

County of DOUGLAS

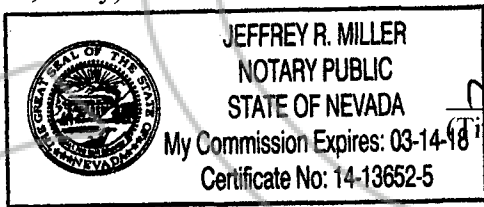
This instrument was acknowledged before me on Jul 18, 2015 (date) by
LISA M. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000
PATRICK V. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

JEFFREY R. MILLER
(name(s) of person(s)) as NOTARY PUBLIC (type of authority, e.g., officer, trustee,
etc.) of County of Douglas, State of Nevada (name of party on behalf of
whom instrument was executed).



(Signature of notarial officer)

(Seal, if any)



NOTARY PUBLIC
(Title and rank (optional))

Loan Originator's Name: Peggy Ann Isenhart
NMLSR ID: 1190858



Reference Number: 20151465500024
Account Number: XXX-XXX-XXX1264-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on June 18, 2015 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 LISA M KERN, PATRICK V KERN, (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:

2874 SIERRA MANOR DR , MINDEN, NV 89423
[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:

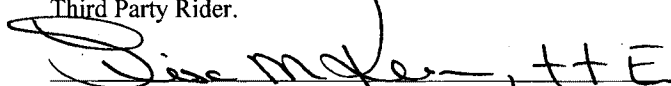
With respect to the KERN FAMILY TRUST (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender.

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.


LISA M. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000


PATRICK V. KERN, TRUSTEE OF THE KERN FAMILY TRUST, DATED JULY 11, 2000

Attach this Rider to the Security Instrument before Recording

COOPY

Loan Originator's Name: Peggy Ann Isenhardt
NMLSR ID: 1190858



Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX1264-1998
Reference #: 20151465500024

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 Holden 6-22-15

Signature of person making affirmation

*Trinity Holden
vice president loan
documentation*

