

Assessor's Parcel Number: 1221-04-002-008

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.  
 DEB MEADORS  
 DOCUMENT PREPARATION  
 2324 OVERLAND AVE  
 BILLINGS, MT 59102  
 1-866-537-8489

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

ATI# 201506021335

[Space Above This Line For Recording Data]

Mortgage Broker's Name:  
 NV License #:

Reference number: 20151437900025

Account number: XXX-XXX-XXX0414-0001

### 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 July 21, 2015, together with all Riders to this document.
- (B) **"Borrower"** is JESS MERRITHEW AND KARENA MERRITHEW, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP. 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 promissory note signed by Borrower and dated July 21, 2015. The Debt Instrument states that Borrower owes Lender ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 August 01, 2035.
- (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 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: PARCEL B OF THAT CERTAIN PARCEL MAP FOR KENNETH F. AND JUDITH A. BARROW RECORDED ON NOVEMBER 2, 1977, IN BOOK 1177 OF PARCEL MAPS AT PAGE 214, AS DOCUMENT NO. 14667, OF OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

which currently has the address of

2572 MT SIEGEL  
 [Street]

GARDNERVILLE, Nevada 89410 (“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.

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.

  
\_\_\_\_\_  
JESS MERRITHEW

Borrower

  
\_\_\_\_\_  
KARENA MERRITHEW

Borrower

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

This instrument was acknowledged before me on July 21, 2015 (date) by

JESS MERRITHEW

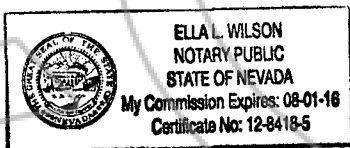
KARENA MERRITHEW

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

(Seal, if any)

Ella L. Wilson  
(Signature of notarial officer)

Personal Banker  
(Title and rank (optional))



Loan Originator's Name: Colby Barrett Ross  
NMLSR ID: 1337422




Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX0414-0001

Reference #: 20151437900025

**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.

  
Ashley Z. WBA  
Vice President of Documenta 12  
Signature of person making affirmation



**AFFIANT CHECKLIST**  
Nevada Affirmation

Account Number: 20151437900025

\*\*\*\*ATTENTION – IMPORTANT INSTRUCTIONS\*\*\*\*

Included in this package is the "Nevada Affirmation" to be completed by the Bank. This form is produced by the CDP system and the data fields mapped for the packages do not allow for the printing of the social security number. This is controlled within the field mapping of the document. This Affirmation is required to be presented for Recordable Modifications in the state of Nevada.

**BACKGROUND:** Under Nevada state law we are prohibited from including owner(s) or borrower(s) social security number on recordable documents

**INSTRUCTIONS TO AFFIANT:** For all documents that are recorded with property in the state of Nevada the Affiant for the Bank is attesting that no social security numbers are included in this package. *Prior to signing you should verify the following:*

Affiant Verification	Description	Affiant Verify and initial
Owners/borrower social security Number	Ensure within the recordable documents that no Owner or Borrower social security number has been included or manually written on the form.	Yes <input checked="" type="checkbox"/> <i>[Signature]</i>

An Affiant is an officer of the bank who signs a legal document on behalf of the Bank which requires the Affiant to swear or affirm to the truth of the information contained in the document. **Do not sign this document** or the NEVADA AFFIRMATION contained in this package if transaction does not qualify or if any social security number is included.

Affiant Signer's Name: *[Signature]* Date: 7/28/2015

Affiant Printed Name: ASHLEY ZWIFT