

APN: 1318-10-415-016

**RECORDING REQUESTED BY:**

Lisa Amster  
Wells Fargo Bank, N.A.  
711 W Broadway Rd.  
Tempe, AZ 85282

**WHEN RECORDED RETURN TO:**

Old Republic Title  
530 S Main Street, Suite 1031  
Akron OH 44311  
01-15071023

**MAIL TAX STATEMENTS TO:**

Wells Fargo Real Estate Tax Service  
1 Home Campus  
Des Moines, IA 50328

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**SHORT FORM OPEN-END DEED OF TRUST**

**Please complete the cover page, check one of the following and sign below.**

I the undersigned hereby affirm that this document submitted for recording does not contain a social security number.

OR

I the undersigned hereby affirm that this document submitted for recording contains a social security number of a person as required by law: \_\_\_\_\_ (Law).

Eileen Groves  
Signature      Eileen Groves

Post Closing Associate  
Title

Assessor's Parcel Number: 1318-10-415-016

~~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.  
LISA AMSTER  
DOCUMENT PREPARATION  
711 W BROADWAY ROAD  
TEMPE, AZ 85282  
1-800-580-2195

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
530 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311

15071023 [Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 20152870500004

Account #: XXX-XXX-XXX0539-1998

**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 November 24, 2015, together with all Riders to this document.

(B) "Borrower" is JARED W. POOL AND LAUREN K. DANUSER, HUSBAND AND WIFE. 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 November 24, 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, SIXTY EIGHT THOUSAND ONE HUNDRED AND 00/100THS Dollars (U.S. \$68,100.00) 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 December 24, 2045.

(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 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 currently has the address of  
\_\_\_\_\_ 680 RIVEN ROCK RD \_\_\_\_\_  
[Street]

\_\_\_\_\_ ZEPHYR COVE \_\_\_\_\_, Nevada \_\_\_\_\_ 89448-0000 \_\_\_\_\_ ("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 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.

  
\_\_\_\_\_  
JARED W POOL

- Borrower

  
\_\_\_\_\_  
LAUREN K DANUSER

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: ANTHONY PICCIRILLO  
NMLSR ID: 000000404077  
NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT  
HCWF#4812-7270-3489v5 (8/15/15) NV-107006-0315

For An Individual Acting In His/Her Own Right:

State of ~~Nevada~~ Arizona *ett*

County of Maricopa

This instrument was acknowledged before me on 11/27/2015 (date) by

JARED W POOL

LAUREN K DANUSER

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

(Seal, if any)

*Park Heywood*  
(Signature of notarial officer)

Notary Public  
(Title and rank (optional))



PARKER HEYWOOD  
Notary Public - Arizona  
Maricopa County  
Expires 06/30/2017



**EXHIBIT A**

ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

PARCEL I:

LOT 15, BLOCK B, AS SHOWN ON THE MAP OF ZEPHYR HEIGHTS SUBDIVISION NO. 4 FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JUNE 7, 1955, DOCUMENT NO. 10441.

PARCEL II:

A NON EXCLUSIVE ACCESS EASEMENT BY THE ZEPHYR COVE UTILITY DISTRICT AS SET FORTH IN AN INSTRUMENT RECORDED NOVEMBER 16, 1992 IN BOOK 1192, PAGE 2331 AS DOCUMENT NO. 293093 OF OFFICIAL RECORDS.

TAX ID NO: 1318-10-415-016

BEING THE SAME PROPERTY CONVEYED BY GRANT, BARGAIN, SALE DEED

GRANTOR: CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST

GRANTEE: JARED W POOL, AN UNMARRIED MAN and LAUREN K. DANUSER, AN UNMARRIED WOMAN, AS JOINT TENANTS

DATED: 03/06/2012

RECORDED: 03/20/2012

DOC#/BOOK-PAGE: 312-4326

ADDRESS: 680 RIVEN ROCK RD, ZEPHYR COVE, NV 89448

END OF SCHEDULE A