

Assessor's Parcel Number: 1319-34-002-017

After recording, return recording information to: 201511232223

**American Title, Inc.**

**PO Box 641010**

**Omaha, NE 68164-1010**

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
HECTOR M. ROSAS  
DOCUMENT PREPARATION  
11601 N. Black Canyon Hwy  
Phoenix, AZ 85029  
1-866-537-8489

**[Space Above This Line For Recording Data]**

Mortgage Broker's Name  
NV License #

Reference number: 20153172400042

Account #: XXX-XXX-XXX9992-1998

**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 December 28, 2015, together with all Riders to this document.

(B) **"Borrower"** is JOHN C. CZARNOCKI AND MARIA J. CZARNOCKI, 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 December 28, 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 SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$175,000.00) 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 January 28, 2046.



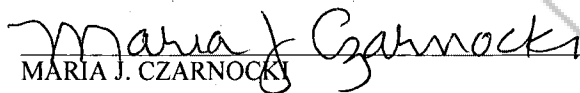
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally 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.

  
\_\_\_\_\_  
JOHN C. CZARNOCKI - Borrower

  
\_\_\_\_\_  
MARIA J. CZARNOCKI - Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: Sharon Ann Rutherford  
NMLSR ID: 984032  
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  
County of Douglas

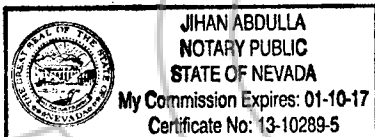
This instrument was acknowledged before me on 28 Dec 2015 (date) by

JOHN C. CZARNOCKI

MARIA J. CZARNOCKI

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

(Seal, if any)



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

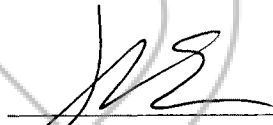


Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX9992-1998  
Reference #: 20153172400042

**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.



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Signature of person making affirmation

**Jennifer Scherer**  
**Vice President of Loan Documentation**

