

Assessor's Parcel Number: 1418-27-410-004

Recording Requested By and  
After Recording Return To:  
**American Title, Inc.**  
**PO Box 641010**  
**Omaha, NE 68164-1010**

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
ALISA PRICE  
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: 20162925000017

Account #: XXX-XXX-XXX6150-1998

### 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 March 13, 2017, together with all Riders to this document.

(B) "Borrower" is DYAN M. BEITO AND RICHARD S. BEITO, AS CO-TRUSTEES OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005. 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 March 13, 2017. 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, THREE HUNDRED TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$325,000.00) 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 April 13, 2047.



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.

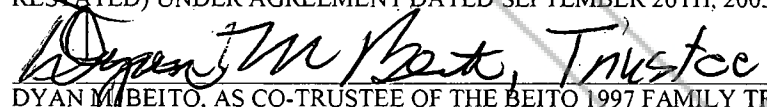
#### MASTER FORM DEED OF TRUST

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.

  
RICHARD S. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

- Borrower

  
DYAN M. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: Rocky Christopher Martinez JR  
NMLSR ID: 767968  
NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT  
HCWF#4812-7270-3489v5 (8/15/15) . NV-107006-0315

(page 3 of 5 pages)  
Documents Processed 03-09-2017 13:00:43

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

This instrument was acknowledged before me on March 20, 2017 (date) by

RICHARD S. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

DYAN M. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

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

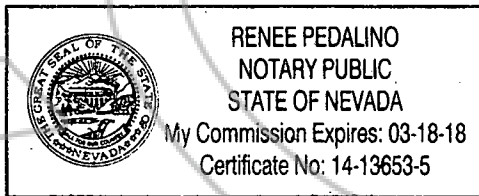
Renee Pedalino

(Signature of notarial officer)

(Seal, if any)

Notary

(Title and rank (optional))



For An Individual Trustee Borrower:

State of Nevada  
County of Douglas

This instrument was acknowledged before me on 03/02/17 (date) by

RICHARD S. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

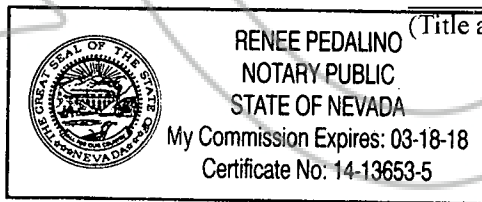
DYAN M. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

(name(s) of person(s) as Trustee (type of authority, e.g., officer, trustee, etc.) of Dyan M Beito and Richards Beito as cotrustees (name of party on behalf of whom instrument was executed). of the Beito 1997 Family Trust under agreement dated September 26, 2005.

*Renée Pedalino*  
(Signature of notarial officer)

(Seal, if any)

Notary  
(Title and rank (optional))



Reference Number: 20162925000017  
Account Number: XXX-XXX-XXX6150-1998

Wells Fargo Bank, N. A.

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### THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on March 13, 2017 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 RICHARD S. BEITO, DYAN M. BEITO (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:

1311 WINDING WAY, ZEPHYR COVE, NV 89448  
[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 BEITO 1997 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.

  
AS CO-TRUSTEE  
RICHARD S. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

  
DYAN M. BEITO, AS CO-TRUSTEE OF THE BEITO 1997 FAMILY TRUST (AS RESTATED) UNDER AGREEMENT DATED SEPTEMBER 26TH, 2005

**Attach this Rider to the Security Instrument before Recording**

Loan Originator's Name: Rocky Christopher Martinez JR  
NMLSR ID: 767968

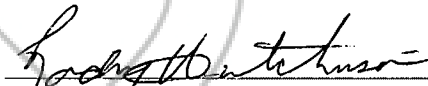
Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX6150-1998

Reference #: 20162925000017

**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

**Rodney Hutchinson**  
VP Loan Documentation