

Assessor's Parcel Number: 1320-32-815-004

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.
MYRA COLE
DOCUMENT PREPARATION
8505 IBM DR
CHARLOTTE, NC 28262
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 20170456400007

Account #: XXX-XXX-XXX3659-1998

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 31, 2017, together with all Riders to this document.

(B) **"Borrower"** is MICHAEL W. PHILIPS AND ANNETTE S. PHILIPS, 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 March 31, 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, FIFTY TWO THOUSAND SIX HUNDRED AND 00/100THS Dollars (U.S. \$52,600.00) 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 30, 2047.

(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]

ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 5 IN BLOCK F OF RAHBECK ADDITION TO GARDNERVILLE, DOUGLAS COUNTY, NEVADA, ACCORDING TO THE OFFICIAL MAP FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA IN MAY, 1917. APN: 1320-32-815-004

which currently has the address of

_____ 1430 DOUGLAS AVE _____
[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 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.

Michael W. Philips

MICHAEL W. PHILIPS - Borrower

[Signature]

ANNETTE S. PHILIPS - Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: Chisanga Edward Chabala
NMLSR ID: 880045
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

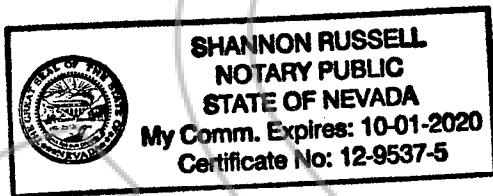
This instrument was acknowledged before me on 3/31/2017 (date) by

MICHAEL W. PHILIPS

ANNETTE S. PHILIPS

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

(Seal, if any)



Shannon Russell
(Signature of notarial officer)
Notary public
(Title and rank (optional))



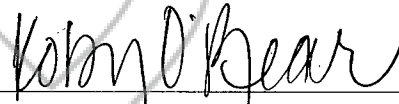
Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX3659-1998

Reference #: 20170456400007

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.



Koby O'Rear

Signature of person making affirmation

Koby O'Rear
VP Loan Documentation

