**DOUGLAS COUNTY, NV** 

2017-899081

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05/25/2017 09:23 AM

AMERICAN TITLE - TEAM 2

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 1319-19-720-003

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. CHRISTINA LO SPROUSE 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: 20170811100030

Account #: XXX-XXX-XXX8952/1998

#### 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, in other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated May 16, 2017, together with all Riders to this document.
- (B) "Borrower" is ERIN L. ILGEN, A UNMARRIED WOMAN, AS TO AN UNDIVIDED FIFTY PERCENT (50%) INTEREST, AND BRENT D. ILGEN, AN UNMARRIED MAN, AS TO AN UNDIVIDED FIFTY PERCENT (50%) INTEREST, 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 May 16, 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, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 June 16, 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 (1) "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 Douglas [Type of Recording Jurisdiction] [Name of Recording Jurisdiction] ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS: PARCEL A, AS SHOWN ON PARCEL MAP OF LOT 559 OUT OF SECOND AMENDED MAP OF SUMMIT VILLAGE, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON FEBRUARY 24, 1983 IN BOOK 283, PAGE 1792, DOCUMENT NO. 76422. PARCEL #1319-1 9-720-003 which currently has the address of 159A TRAMWAY DR [Street] **STATELINE** 89449 ("Property Address"): . Nevada

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.

[City]

[Zip Code]

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 <u>Douglas</u> 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.

ERIN L. ILGEN

- Borrower

BRÉNT D. ILGEN

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801 Loan Originator's Name: Christine Elizabeth Monnseratt NMLSR ID: 1564516

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#4812-7270-3489v5 (8/15/15) NV-107006-0315

(page 3 of 4 pages) Documents Processed 05-13-2017 07:52:42

For An Individual Acting In His/Her Own Rig	tht:	
State of Nevada County of		$\wedge$
<b>49</b>		
This instrument was acknowledged before	me on	(date) by
ERIN L. ILGEN		\ \
This instrument was acknowledged before  ERIN L. ILGEN  BRENT D. ILGEN		7/
(name(s) of person(s)).		
(Seal, if any)	(Signature of notarial officer)  (Title and rank (optional))	· · · · · · · · · · · · · · · · · · ·
		,



# All-purpose Acknowledgment California only

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California	
County of Los Angeles	7 (
On 5/14/2017 before me, Alfreds Alvarez, Notary	Rblic (here insert name and title of the office
personally appeared Erin L. Ilgen	
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/ace subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(los), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.	ALFREDO ALVAREZ COMM. #2045198 NOTARY PUBLIC - CALIFORNIA LOS ANGELES COUNTY My Commission Expires 10/13/2017
California that the foregoing paragraph is true and correct.	Notary Seal
WITNESS my band and official seed. Signature	
Description of Attached Document  Type or Title of Document  Short Form Open End Description	ed of Trust
5/14/2017	er of Pages
Signer(s) Other Than Named Above Brent DIlgen	

Scanner Enabled Stores should scan this form Manual Submission Route to Deposit Operations

DSGS350CA (Rev01-01/15)



EOO L 000DSG5350CA-0



## All-purpose Acknowledgment California only

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California	
County of Los Angeles	7 (
on Osliblzon before me, Alfreds Alvarez, Notorji	Notice (here insert name and title of the office
personally appeared Brett D Ilgen	
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/ase subscribed to the within instrument and acknowledged to me that he/she/the/ executed the same in his/her/their authorized capacity(is), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.	ALFREDO ALVAREZ COMM. #2045198 NOTARY PUBLIC - CALIFORNIA LOS ANGELES COUNTY My Commission Expires 10/13/2017
I certify under PENALTY OF PERJURY under the laws of the State of	
California that the foregoing paragraph is true and correct.  WITNESS my hand and official seal.  Signature	Notary Seal
Description of Attached Document  Type or Title of Document Short Form Open Gnd Deed	of Trat
not thou	er of Pages
Signer(s) Other Than Named Above Erin L Ilgen	
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Scanner Enabled Stores should scan this form Manual Submission Route to Deposit Operation

DSG\$350CA (Rev01-01/15)



FOOL-000DSG5350CA-01

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX8952-1998

Reference #: 20170811100030

### 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.

Signature of person making affirmation

Rodney Hutchinson VP Loan Documentation

NV\_SSN\_AFF\_HE109101\_HCWF#903v1 (8/16/14)

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