

Assessor's Parcel Number: 1420-21-810-002

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.
LEAH MAY HOPPE
DOCUMENT PREPARATION
2324 OVERLAND AVE
BILLINGS, MT 59102
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 20180710005540

Account #: XXX-XXX-XXX9865-1998

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 28, 2018, together with all Riders to this document.

(B) **"Borrower"** is EDGAR B. STEPHENSON AND DONNA L. STEPHENSON, HUSBAND AND WIFE, AS JOINT TENANTSWITH RIGHT OF SURVIVORSHIP. 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.

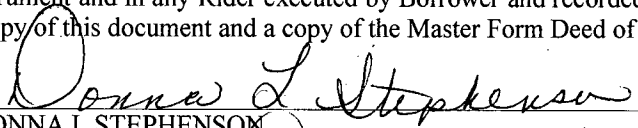
(D) **"Trustee"** is First American Title Ins Co.

(E) **"Debt Instrument"** means the loan agreement or other credit instrument signed by Borrower and dated March 28, 2018. 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 April 28, 2048.

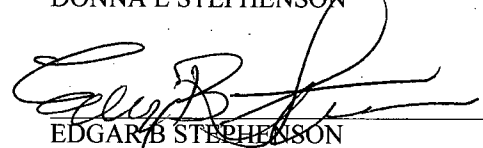
(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(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.

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.


DONNA L STEPHENSON

- Borrower


EDGAR B STEPHENSON

- Borrower

COPY

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: Cynthia Lee Babers
NMLSR ID: 965507

For An Individual Acting In His/Her Own Right:

State of Nevada

County of Douglas

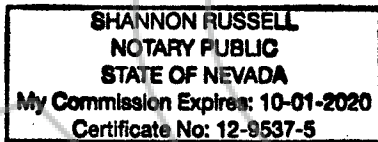
This instrument was acknowledged before me on March 28, 2018 (date) by

DONNA L STEPHENSON

EDGAR B STEPHENSON

(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-XXX9865-1998

Reference #: 20180710005540

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.

Wells Fargo Bank, N.A.

Signature Rodney Hutchinson
Rodney Hutchinson
Vice President Loan Documentation
Date 4-3-18

Signature of person making affirmation