DOUGLAS COUNTY, NV

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2018-917814

08/08/2018 11:21 AM

AMERICAN TITLE - TEAM 2

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 1320-33-210-041

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. DEBBIE R SHEPARD 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: 20181880008784

Account #: XXX-XXX-XXX 0207-1998

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 <u>July 27, 2018</u>, together with all Riders to this document.
- (B) "Borrower" is COMMUNITY WILLIAM R. HUDNALL AND KAREN L. HUDNALL, HUSBAND AND WIFE, AS PROPERTY WITH 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 July 27, 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, THIRTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$ 35,000.00) 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 August 27, 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.

are to be executed by Bor	rower [mark as ap	plicable]:			
					\wedge
N/A Leasehold R					
N/A Third Party I					\ \ \
<u>N/A</u> Other(s) [spe					\ \
(I) "Master Form Deed					
and recorded on Septemb					
the Official Records in the			<u>ıglas</u> County/Ci	ty, State of Nevada	a. \ \ \
TRANSFER OF RIGHT	TS IN THE PRO	PERTY			
This Security Instrument					
extensions and modificati					
indebtedness is currently					
and agreements under this					
grants and conveys to Tru	stee, in trust, with	power of sal	e, the following	described propert	ty located in the
•				1 1	
Count	v	of	C Do	ouglas	
Type of Recording	Jurisdiction]	1		ording Jurisdiction	<u> </u>
		1		-///	
NEVADA, DESCRIBED MAP, PLANNED UNIT RECORDED IN THE OMARCH 30, 2012, IN BAPN: 1320-33-210-041 which currently has the ad-	DEVELOPMEN OFFICE OF THE OOK 0312 AT PA	T PD 04-00 DOUGLAS	08, THE RAN COUNTY RE	CH AT GARDNECORDER, STAT	ERVILLE PHASE 1, E OF NEVADA ON
1519 GILMAN AVE	/	7	/ /	\))
		[Stre			
GAR	DNERVILLE		, Nevada		'Property Address"):
_ \	[City]		1	[Zip Code]	
TOGETHER WITH	all the improvem	ents now or l	nereafter erected	d on the property,	and all easements,
appurtenances, and fixture	s now or hereafter	r a part of the	property. All i	replacements and	additions shall also be
covered by this Security In	nstrument. All of	the foregoing	g is referred to i	n this Security Ins	trument as the
"Property." The Property	shall also include	any addition	al property desc	ribed in Section 2	0 of the Master Form
Deed of Trust.					
	The same of the sa				
BORROWER COV	ENANTS that Bo	rrower is lav	vfully seised of	the estate hereby	conveyed and has the
right to grant and convey t	the Property and th	nat the Proper	rty is unencumb	ered, except for e	ncumbrances of record
as of the execution date of	f this Security Inst	rument. Bor	rower warrants	and will defend go	enerally the title to the
Property against all claims	and demands, sub	ject to any e	ncumbrances of	record.	
	/ /				
MASTER FORM DEEI	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

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders

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.

KAREN L. HUDNALL -Borrower

WILLIAM R. HUDNALL

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801 Loan Originator's Name: Ryan Nolan Rineck

NMLSR ID: 933137

For An Individual Acting In His/Fler Own Right:
State of Nevada
County of Louglas
This instrument was acknowledged before me on July 37 2018 (date) by
KAREN L HUDNALL
WILLIAM R. HUDNALL

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

(Seal, if any)

DESIFIEE HOPE
NOTARY PUBLIC
STATE OF NEVADA
My Commission Expires: 09-11-2021
Certificate No: 18-1176-6

(Signature of notarial officet)

(Dolly Public

(Title and rank (optional))

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX0207-1998

Reference #: 20181880008784

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

8-2-18

Rodney Scott Hutchinson Vice President Loan Documentation Wells Fargo Bank, N.A.

Date: 8-2-18