Assessor's Parcel Number: 1220-24-701-057

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. JAMES MICHA COSTELLO DOCUMENT PREPARATION 11601 N BLACK CANYON HWY PHOENIX, AZ 85029 1-866-537-8489

DOUGLAS COUNTY, NV

2018-918049

Rec:\$35.00

\$35.00

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KAREN ELLISON, RECORDER

[Space Above This Line For Recording Data]

Mortgage Broker's Name NV License #

Reference number: 20181510014525

Account #: XXX-XXX-XXX 7664-1998

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 July 25, 2018, together with all Riders to this document.
- (B) "Borrower" is GEORGE G. WALKER AND VICKI J. WALKER, CO-TRUSTEES OF THE GV WALKER REVOCABLE TRUST DATED OCTOBER 25, 2010. Borrower is the trustor under this Security
- (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 25, 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, FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$ 50,000,00) 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 25, 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.

(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 X 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 <u>August 14, 2007</u> , and recorded on <u>September 7, 2007</u> , as Instrument No. <u>0708893</u> in Book/Volume <u>0907</u> at Page <u>1382 - 1392</u> of the Official Records in the Office of the Recorder of <u>Douglas</u> 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]
[13 pe of Recording Jurisdiction]
SEE ATTACHED EXHIBIT
which currently has the address of 1973 ARABIAN LN
[Street]
[Street] GARDNERVILLE , Nevada 89410 ("Property Address"):
[Street]
City Street Nevada 89410 ("Property Address"):
GARDNERVILLE Street Nevada 89410 ("Property Address"): [City] [Zip Code] ("Property Address"): 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
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
GARDNERVILLE Street Nevada 89410 ("Property Address"): [City] [Zip Code] ("Property Address"): 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
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GARDNERVILLE [City], 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 seised of the estate hereby conveyed and has the
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GARDNERVILLE [City] 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 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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801 Loan Originator's Name: Michael Lynn Mosely

NMLSR ID: 1609609

OCTOBER 25, 2010

For An Individual Trustee Borrower: State of Nevada County of \(\) This instrument was acknowledged before me on ? GEORGE G. WALKER, CO-TRUSTEE OF THE GV WALKER REVOCABLE TRUST DATED OCTOBER 25, 2010 (name(s) of person(s)) as I Y WTU etc.) of GVWNOVON RUYMONO. (type of authority, e.g., officer, trustee, DTD 10 25/10 (name of party on behalf of whom instrument was executed). (Signature of notarial officer) (Seal, if any)

DESIREE HOPE NOTARY PUBLIC STATE OF NEVADA Commission Expires: 09-11-2021 Certificate No: 18-1178-5

For An Individual Acting In His/Her Own Right: State of Nevada County of Douglas This instrument was acknowledged before me on GEORGE G. WALKER, CO-TRUSTEE OF THE GV WALKER REVOCABLE TRUST DATED OCTOBER 25, 2010 (name(s) of person(s)). (Scal, if any) (Title and rank (optional) DESIREE HOPE NOTARY PUBLIC
STATE OF NEVADA
Commission Expires: 09-11-2021
Certificate No: 18-1176-5

(date) by

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX -1998

Reference #: 20181510014525

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

EXHIBIT A

ALL THAT LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

PARCEL 1:

A PARCEL OF LAND BEING SITUATED IN THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B.&M., DESCRIBED AS FOLLOWS:

PARCEL 4-A, AS SHOWN ON PARCEL MAP FOR MICHAELS CONSTRUCTION FILED FOR RECORD AUGUST 14, 1990, IN BOOK 890, PAGE 1972, DOCUMENT NO. 232280 OF OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

PARCEL 2:

TOGETHER WITH AN ACCESS EASEMENT FOR ROAD AND PUBLIC UTILITIES OVER AND ACROSS THE LANDS LYING ADJACENT TO PARCEL NO. 4, AS SET FORTH ON THAT CERTAIN PARCEL MAP FOR GARY B. WILLIAMS, AT UX, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON JUNE 6, 1978 AS DOCUMENT NO. 21529, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID PARCEL MAP, THENCE SOUTH 00 DEGREES 00 MINUTES 15 SECONDS WEST, A DISTANCE OF 25.00 FEET; THENCE WEST, A DISTANCE OF 942.29 FEET TO A POINT; THENCE SOUTHWESTERLY ALONG A CURVE HAVING A RADIUS OF 25 FEET THROUGH A CENTRAL ANGLE OF 90, AN ARC DISTANCE OF 39.27 FEET TO A POINT; THENCE NORTH 00 DEGREES 02 MINUTES 15 SECONDS EAST, A DISTANCE OF 50.09 FEET TO A POINT, WHICH IS THE NORTHWEST CORNER OF SAID PARCEL MAP; THENCE EAST, A DISTANCE OF 967 FEET, MORE OR LESS TO THE POINT OF BEGINNING.

THE ABOVE METES AND BOUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED JUNE 5, 1992 IN BOOK 692 PAGE 1119 AS DOCUMENT NO. 280395 OF OFFICIAL RECORDS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER: 1220-24-701-057

ATI ORDER NUMBER: 201806083796

Reference Number:

20181510014525

Account Number:

XXX-XXX-XXX7664-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on <u>July 25, 2018</u> 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 <u>GEORGE G. WALKER</u>, <u>VICKI J. WALKER</u>, (individually and collectively referred to as the "Debtor") to <u>Wells Fargo Bank</u>, <u>N. A.</u> (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

1973 ARABIAN LN, GARDNERVILLE, NV 89410 [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 <u>GV WALKER REVOCABLE TRUST</u> (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.

GEORGE G/WALKER, CO-TRUSTEE OF THE GV WALKER REVOCABLE TRUST DATED OCTOBER 25, 2010

VICKI J. WALKER, CO-TRUSTEE OF THE GV WALKER REVOCABLE TRUST DATED OCTOBER 25, 2010

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Michael Lynn Mosely NMLSR ID: 1609609