

Assessor's Parcel Number: 1220-22-210-040

Recording Requested By and  
After Recording Mail To:  
**American Title, Inc.**  
**PO Box 641010**  
**Omaha, NE 68164-1010**

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
DAVID MARBLE  
DOCUMENT PREPARATION  
9600 NE CASCADES PKWY 4TH FL  
PORTLAND, OR 97220  
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 20182840014747

Account #: XXX-XXX-XXX 3419-1998

**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 November 08, 2018, together with all Riders to this document.

(B) "Borrower" is CHARLENE WHELAN, A SINGLE PERSON, FORMERLY KNOWN AS CHARLENE BOOHER. 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 November 08, 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, TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$ 25,000.00) 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 December 08, 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

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]

SEE ATTACHED EXHIBIT

which currently has the address of  
739 LASSEN WAY  
\_\_\_\_\_  
[Street]  
GARDNERVILLE, Nevada 89460 ("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 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.

*Charlene Whelan*

CHARLENE WHELAN

- Borrower

COPY

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: Sherita Yvette Young  
NMLSR ID: 1559521

For An Individual Acting In His/Her Own Right:

State of Nevada

County of Douglas

This instrument was acknowledged before me on 11/08/2018 (date) by

CHARLENE WHELAN

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

(Seal, if any)

SHANNON RUSSELL  
NOTARY PUBLIC  
STATE OF NEVADA  
My Commission Expires: 10-01-2020  
Certificate No: 12-9537-5

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

**EXHIBIT A**

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA,  
DESCRIBED AS FOLLOWS:

LOT 18, AS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS UNIT NO. 6, FILED  
FOR RECORD ON MAY 29, 1973 IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS  
COUNTY, NEVADA, AS DOCUMENT NO. 66512, AND ON RECORD OF SURVEY RECORDED  
OCTOBER 1, 1982, IN BOOK 1082, OF OFFICIAL RECORDS AT PAGE 6, AS DOCUMENT NO.  
71399.

EXCEPTING THEREFROM ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND LYING  
WITHIN THE BOUNDARIES OF THE AFOREMENTIONED LOT 18 OF GARDNERVILLE  
RANCHOS UNIT NO. 6, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST SOUTHERLY CORNER OF SAID LOT 18 WHICH POINT IS THE  
TRUE POINT OF BEGINNING; THENCE ALONG THE LINE BETWEEN SAID LOTS 18 AND 20,  
NORTH 55 DEGREES 14 MINUTES 00 SECONDS EAST A DISTANCE OF 70.00 FEET TO THE  
MOST EASTERLY CORNER OF SAID LOT 18; THENCE ALONG THE NORTHEASTERLY LINE OF  
SAID LOT 18 NORTH 34 DEGREES 46 MINUTES 00 SECONDS WEST A DISTANCE OF 10.43  
FEET; THENCE LEAVING SAID LOT LINE, SOUTH 46 DEGREES 45 MINUTES 31 SECONDS  
WEST A DISTANCE OF 70.77 FEET TO THE TRUE POINT OF BEGINNING.

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

**ASSESSORS PARCEL NUMBER:** 1220-22-210-040

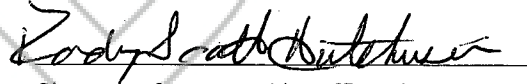
**ATI ORDER NUMBER:** 201810170393

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX -1998  
Reference #: 20182840014747

**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

11-14-18

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

Date: 11-14-18