

Assessor's Parcel Number: 1419-26-610-025

After Recording Return To:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
BONNIE COPE  
DOCUMENT PREPARATION  
1150 W WASHINGTON ST  
TEMPE, AZ 85281-1480  
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 20183230006481

Account #: XXX-XXX-XXX 3989-1998

### 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 December 07, 2018, together with all Riders to this document.

(B) "Borrower" is RICHARD JENDERSECK AND JERILYNN JENDERSECK, HUSBAND AND WIFE AS JOINT TENANTS 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 December 07, 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 THREE HUNDRED FORTY TWO THOUSAND NINE HUNDRED AND 00/100THS Dollars (U.S. \$ 342,900.00) 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 January 07, 2049.

(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

\_\_\_\_\_ of \_\_\_\_\_  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE ATTACHED EXHIBIT A

which currently has the address of  
2908 PROMONTORY DR

\_\_\_\_\_ [Street]  
GENOA Nevada 89411-0000 ("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 seized 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.

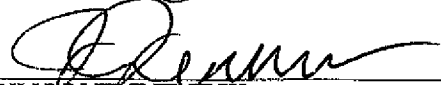
**MASTER FORM DEED OF TRUST**

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.

  
RICHARD JENDERSECK

- Borrower

  
JERILYNN JENDERSECK

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: EDITH BALDERAS  
NMLSR ID: 495064

For An Individual Acting In His/Her Own Right:  
State of Nevada  
County of \_\_\_\_\_

*Please see  
attached  
Acknowledgement*

This instrument was acknowledged before me on \_\_\_\_\_ (date) by

RICHARD JENDERSECK

JERILYNN JENDERSECK

(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.

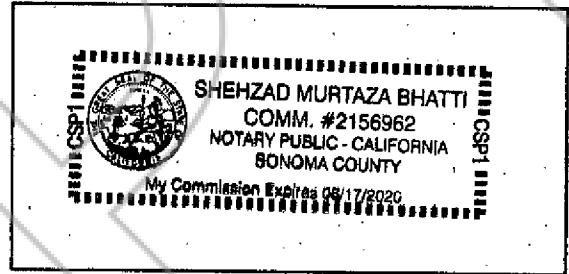
State of California

County of Sonoma

On 12/07/18 before me, Shehzad Murtaza Bhatti (Notary public) (here insert name and title of the officer),

personally appeared Richard Jenderseck \* Jeri Lynn Jenderseck

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) ~~is~~ are subscribed to the within instrument and acknowledged to me that ~~he~~ ~~she~~ they executed the same in ~~his~~ ~~her~~ their authorized capacity(ies), 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.



Notary Seal

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 [Signature]

**For Bank Purposes Only**

Description of Attached Document

Type or Title of Document Short Form Open End Deed of Trust

Document Date 12/07/18 Number of Pages 2

Signer(s) Other Than Named Above None



FO01-000DSG5350CA-01

**EXHIBIT 'A'**

**PARCEL 1:**

**LOT 46, IN BLOCK C, AS SET FORTH ON FINAL SUBDIVISION MAP, PLANNED UNIT DEVELOPMENT PD 05-001 FOR SUMMIT RIDGE AT GENOA LAKES GOLF RESORT PHASE 3A, FILED FOR RECORD WITH THE DOUGLAS COUNTY RECORDER ON SEPTEMBER 12, 2007 IN BOOK 907, PAGE 2074, AS DOCUMENT NO. 709043, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA.**

**PARCEL 2:**

**TOGETHER WITH THE FOLLOWING EASEMENTS FOR ACCESS:**

**A NON-EXCLUSIVE 50 FOOT WIDE ACCESS EASEMENT, CREATED IN THAT CERTAIN DOCUMENT ENTITLED "EASEMENT AMENDMENT DEED", EXECUTED BY LITTLE MONDEAUX LIMOUSIN CORPORATION, RECORDED ON FEBRUARY 25, 1998, AS DOCUMENT NO. 433367 IN BOOK 298, PAGE 4658 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**A 50 FOOT WIDE ACCESS, IRRIGATION, AND UTILITY EASEMENT, OVER AND ACROSS THOSE CERTAIN LANDS DESCRIBED IN DOCUMENT RECORDED ON FEBRUARY 3, 2004 IN BOOK 204, PAGE 954, AS DOCUMENT NO. 603680 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**A 60 FOOT PRIVATE ACCESS, PRIVATE IRRIGATION, AND PUBLIC UTILITY EASEMENT, AS SET FORTH ON THE FINAL SUBDIVISION MAP ENTITLED CANYON CREEK MEADOWS PHASE 1, ACCORDING TO THE PLAT THEREOF, FILED ON FEBRUARY 11, 2004 IN BOOK 204, PAGE 4470, AS DOCUMENT NO. 604356 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**AN EASEMENT FOR NON-EXCLUSIVE ACCESS PURPOSES WITH THE EASEMENT AREA, CREATED IN THAT CERTAIN DOCUMENT ENTITLED "MASTER GRANT DEED" EXECUTED BY RONALD L. SIMEK, ET AL., RECORDED ON DECEMBER 31, 1996 AS DOCUMENT NO. 403934 IN BOOK 1296, PAGE 4911 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**AN EASEMENT FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS TO AND FROM THAT CERTAIN REAL PROPERTY, AND THE INSTALLATION, CONSTRUCTION, REPAIR, MAINTENANCE AND REPLACEMENT OF ROADWAY IMPROVEMENTS WITHIN THE EASEMENT AREA, SUCH AS, WITHOUT LIMITATION, ASPHALT PAVING, CATTLE GUARD,**

**AND SO FORTH, CREATED IN THAT CERTAIN DOCUMENT ENTITLED "GRANT OF RELOCATABLE PRIVATE ACCESS EASEMENT (#OS6), EXECUTED BY RONALD L. SIMEK, RECORDED ON FEBRUARY 3, 2004 AS DOCUMENT NO. 603676 IN BOOK 204, PAGE 862 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**PARCEL 3:**

**ALSO TOGETHER WITH THE FOLLOWING RESERVATIONS, EASEMENTS AND COVENANTS FOR THE BENEFIT OF PARCEL 1, HEREIN:**

**EASEMENTS PURSUANT TO DOCUMENT ENTITLED "ANCILLARY EASEMENTS MEMORANDUM", RECORDED MARCH 31, 2005 IN BOOK 305, PAGE 14366 AS DOCUMENT NO. 640526 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**EASEMENTS PURSUANT TO DOCUMENT ENTITLED "GRANT OF EASEMENT", RECORDED MAY 1, 2006 IN BOOK 506, PAGE 168 AS DOCUMENT NO. 673811 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**EASEMENTS PURSUANT TO DOCUMENT ENTITLED "GRANT OF EASEMENTS", RECORDED MAY 1, 2006 IN BOOK 506, PAGE 347 AS DOCUMENT NO. 673835 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**EASEMENTS PURSUANT TO DOCUMENT ENTITLED "GRANT OF EASEMENTS", RECORDED MAY 1, 2006 IN BOOK 506, PAGE 377 AS DOCUMENT NO. 673836 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**EASEMENTS PURSUANT TO DOCUMENT ENTITLED "RECIPROCAL PARKING AND ACCESS EASEMENT AGREEMENT", RECORDED JULY 24, 2006 IN BOOK 706, PAGE 8118 AS DOCUMENT NO. 680413 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**EASEMENT PURSUANT TO DOCUMENT ENTITLED "GRANT OF MAILBOX CLUSTER EASEMENT", RECORDED DECEMBER 1, 2006 IN BOOK 1206, PAGE 66 AS DOCUMENT NO. 689800 OF THE OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**