

Assessor's Parcel Number: 1420-33-111-023



169722

Requested by/Return to:
Title365
11010 Burdette Street
PO Box 641010
Omaha, NE 68164
ROBERT J MERCIER

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: 20191210012794

Account #: XXX-XXX-XXX 2801-1998

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 May 22, 2019, together with all Riders to this document.
- (B) **"Borrower"** is ROBERT JOSEPH MERCIER, JR., AS TRUSTEE FOR THE MERCIER REVOCABLE FAMILY TRUST, DATED MAY 31, 2016. 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 May 22, 2019. 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 June 22, 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
X Third Party Rider
N/A Other(s) [specify] _____ N/A

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.

Robert Joseph Mercier, Jr. TRUSTEE

ROBERT JOSEPH MERCIER, JR., AS TRUSTEE FOR THE MERCIER REVOCABLE
FAMILY TRUST, DATED MAY 31, 2016

- Borrower

COOPY

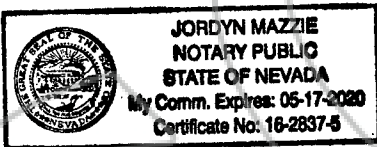
Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: ERNESTO CIBRIAN
NMLSR ID: 1848861

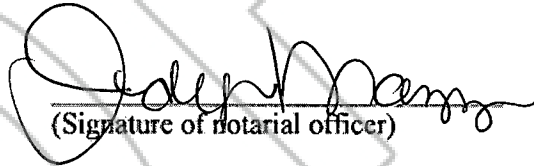
For An Individual Acting In His/Her Own Right:
State of Nevada
County of Douglas

This instrument was acknowledged before me on May 22, 2019 (date) by
ROBERT JOSEPH MERCIER, JR., AS TRUSTEE FOR THE MERCIER REVOCABLE FAMILY TRUST, DATED MAY 31, 2016

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

(Seal, if any)




(Signature of notarial officer)

Notary Public
(Title and rank (optional))

For An Individual Trustee Borrower:

State of Nevada

County of Douglas

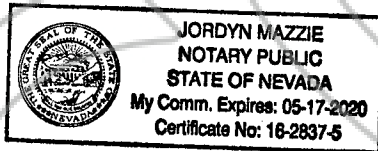
This instrument was acknowledged before me on 5/22/19 (date) by

ROBERT JOSEPH MERCIER, JR., AS TRUSTEE FOR THE MERCIER REVOCABLE FAMILY TRUST, DATED MAY 31, 2016

(name(s) of person(s)) as trustee (type of authority, e.g., officer, trustee, etc.) of the Mercier Revocable Family Trust (name of party on behalf of whom instrument was executed). Dated May 31, 2016

Jordyn Mazzie
(Signature of notarial officer)

(Seal, if any)



Notary Public
(Title and rank (optional))

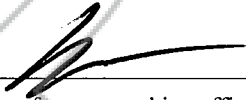
Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX2801-1998

Reference #: 20191210012794

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

Jolinda Clark
Vice President Loan Doc

Reference Number: 20191210012794
Account Number: XXX-XXX-XXX2801-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on May 22, 2019 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 ROBERT JOSEPH MERCIER, JR., (individually and collectively referred to as the "Debtor") to Wells Fargo Bank, N. A. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

1282 CURRYCOMB CIR , MINDEN, NV 89423
[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 MERCIER REVOCABLE FAMILY TRUST (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.

Robert Joseph Mercier, Jr. TRUSTEE

ROBERT JOSEPH MERCIER, JR., AS TRUSTEE FOR THE MERCIER REVOCABLE FAMILY TRUST
DATED MAY 31, 2016

Attach this Rider to the Security Instrument before Recording

COPIES

Loan Originator's Name: ERNESTO CIBRIAN
NMLSR ID: 1848861