

Assessor's Parcel Number: 1220-22-211-020



233478

Requested by/Return to:
Title365 (Omaha)
11010 Burdette Street
PO Box 641010
Omaha, NE 68164
Scott Allan Gustafson

This instrument was prepared by:
Wells Fargo Bank, N.A.
REGINA M MURPHY
DOCUMENT PREPARATION
9600 NE CASCADES PKWY STE 300
PORTLAND, OR 97220 6837
1-866-537-8489

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 89651277

Account #: XXX-XXX-XXX 0061-1998

SHORT FORM OPEN-END DEED OF TRUST

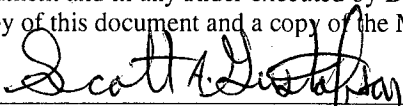
DEFINITIONS

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 October 12, 2019, together with all Riders to this document.
- (B) **"Borrower"** is Scott A. Gustafson and Monica C. Gustafson, husband and wife, as joint tenants. 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 October 12, 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 November 12, 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

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.



Scott A. Gustafson - Borrower



Monica C. Gustafson - Borrower

COPIES

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: CHARLES P SAEPHARN
NMLSR ID: 1551588

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

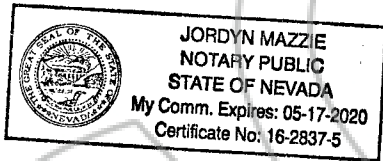
This instrument was acknowledge before me on October 12, 2019 (date)
by

Scott A. Gustafson

Monica C. Gustafson

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

(Seal, if any)



Jordyn Mazzie
(Signature of notarial officer)

Notary Public
(Title and rank (optional))

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX0061-1998

Reference #: 89651277

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

**Jennifer Scherer
Vice President of Loan Documentation**