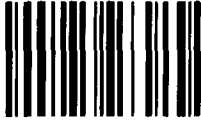


Assessor's Parcel Number: 1320-32-810-003

265845

Requested by/Return to:  
**Title365 (Omaha)**  
**11010 Burdette Street**  
**PO Box 641010**  
**Omaha, NE 68164**  
**DENNIS WILLIAM**  
**MCDUFFEE**

This instrument was prepared by:  
Wells Fargo Bank, N.A.  
Michele F Vann  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA 24019 3224  
1-866-537-8489

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[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 95837761

Account #: XXX-XXX-XXX 0714-1998

### 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 February 03, 2020, together with all Riders to this document.

(B) **"Borrower"** is DENNIS MCDUFFEE AND JOLIE N. MCDUFFEE, HUSBAND AND WIFE AS JOINT TENANTS AS TO A PORTION OF SAID LAND AND DENNIS W. MCDUFFEE AND JOLIE N. MCDUFFEE, TRUSTEES OF THE WILLRAENICSAM LIVING TRUST, DATED AUGUST 22, 2011 AS TO A PORTION OF SAID LAND.. 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 February 03, 2020. 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, FIVE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$ 500,000.00) 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 March 03, 2050.

(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 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  
1502 HUSSMAN AVE

\_\_\_\_\_ [Street]  
GARDNERVILLE, Nevada 89410-5130 ("Property Address");  
[City] [Zip Code]

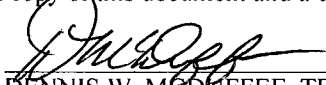
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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.



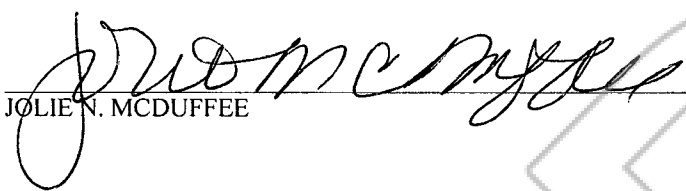
DENNIS W. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST - Borrower  
DATED AUGUST 22, 2011



JOLIE N. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST DATED - Borrower  
AUGUST 22, 2011



DENNIS MCDUFFEE - Borrower



JOLIE N. MCDUFFEE - Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: DEBRA JEANE COOK  
NMLSR ID: 1553814

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

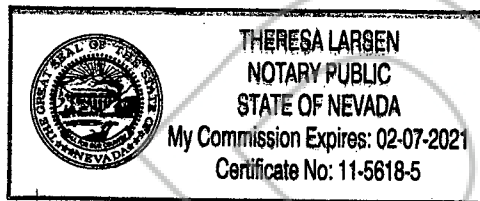
This instrument was acknowledge before me on 2/3/2020 (date)  
by

DENNIS W. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST DATED AUGUST 22, 2011

JOLIE N. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST DATED AUGUST 22, 2011

DENNIS MCDUFFEE

JOLIE N. MCDUFFEE



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

Theresa Larsen  
(Signature of notarial officer)

(Seal, if any)

notary public  
(Title and rank (optional))

For An Individual Trustee Borrower:

State of Nevada  
County of Douglas

This instrument was acknowledge before me on 2/3/2020 (date) by

DENNIS W. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST DATED AUGUST 22, 2011

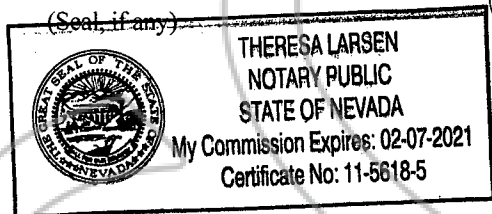
JOLIE N. MCDUFFEE, TRUSTEE OF THE WILLRAENICSAM LIVING TRUST DATED AUGUST 22, 2011

DENNIS MCDUFFEE

JOLIE N. MCDUFFEE

(name(s) of person(s) as trustees (type of authority, e.g., officer, trustee, etc.) of WillraenicSam Living Trust dated August 22, 2011 (name of party on behalf of whom instrument was executed).

Theresa Larsen  
(Signature of notarial officer)



notary public  
(Title and rank (optional))

## EXHIBIT A

Reference: 95837761

Account: XXX-XXX-XXX0714-1998

### Legal Description:

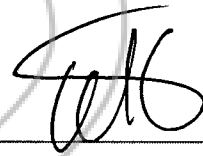
ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 17 IN BLOCK C OF SIERRA MEADOWS SUBDIVISION PHASE 11, ACCORDING TO THE MAP THEREOF, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON NOVEMBER 21, 1977, IN BOOK 1177, PAGE 1307, AS DOCUMENT NO. 15229. TOGETHER WITH A PARCEL OF LAND LOCATED IN SECTION 32, TOWNSHIP 13 NORTH, RANGE 20 EAST, MOUNT DIABLO MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF BLOCK C OF THE SIERRA MEADOWS SUBDIVISION MAP PHASE 2 FILED FOR RECORD THE 21ST DAY OF NOVEMBER 1977 IN THE OFFICE OF RECORDER, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO 15229, THENCE NORTH 51 DEGREES 33 MINUTES 29 SECONDS WEST, 20.00 FEET TO THE SOUTHEAST CORNER OF LOT 17 PER SAID MAP; THENCE ALONG THE EASTERLY LINE OF LOT 17 NORTH 39 DEGREES 23 MINUTES 59 SECONDS EAST, 140.55 FEET TO THE SOUTHERLY LINE OF HUSSMAN BOULEVARD; THENCE SOUTH 51 DEGREES 20 MINUTES 00 SECONDS EAST, 20.00 FEET; THENCE SOUTH 39 DEGREES 23 MINUTES 59 SECONDS WEST, 140.47 FEET TO THE POINT OF BEGINNING. NOTE: THE ABOVE METES AND BOUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN QUIT CLAIM DEED RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON AUGUST 31, 2011, AS DOCUMENT NO. 788882 OF OFFICIAL RECORDS. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY GRANT DEED FROM DENNIS MCDUFFEE AND JOLIE MCDUFFEE; HUSBAND AND WIFE AS JOINT TENANTS TO DENNIS MCDUFFEE AND JOLIE N. MCDUFFEE, HUSBAND AND WIFE AS JOINT TENANTS AS TO A PORTION OF SAID LAND AND DENNIS E. MCDUFFEE AND JOLIE N. MCDUFFEE, TRUSTEES OF THE WILL RAENIC SAM LIVING TRUST, DATED AUGUST 22, 2011 AS TO A PORTION OF SAID LAND., DATED 02/08/2018, AND RECORDED ON 02/14/2018 AT DOCUMENT REFERENCE 2018-910388 IN DOUGLAS COUNTY, NEVADA. APN: 1320-32-810-003

Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX0714-1998  
Reference #: 95837761

**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.



02/05/2020

Signature of person making affirmation

**Teka Gurmessa**  
Vice President Loan Documentation