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After Recording Return To:  
Wells Fargo Bank, N.A.  
Attn: Document Mgt.  
P.O. Box 31557  
MAC B6955-013  
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This instrument was prepared by:  
Wells Fargo Bank, N.A.  
Steven D Silverstein  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA 24019 3224  
1-866-537-8489

Return to: Dawn Totlak/AEG  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

[Space Above This Line For Recording Data]

Mortgage Broker's Name  
NV License #

Reference number: 102184553

Account #: XXX-XXX-XXX 8689-1998

**SHORT FORM OPEN-END DEED OF TRUST**

**DEFINITIONS**

4887191-03

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 29, 2020, together with all Riders to this document.
- (B) "Borrower" is Mladen Chargin and Doris Chargin, co-trustees of The Chargin Family Trust dated May 30, 2013. 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 29, 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, FOUR HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$ 400,000.00) 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 29, 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  
985 HEAVENLY VIEW CT

\_\_\_\_\_ [Street], Nevada 89460-9759 ("Property Address"):  
\_\_\_\_\_ GARDNERVILLE \_\_\_\_\_, Nevada 89460-9759 ("Property Address"):  
[City] [Zip Code]

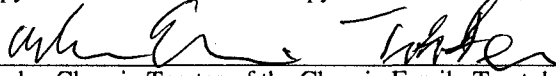
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

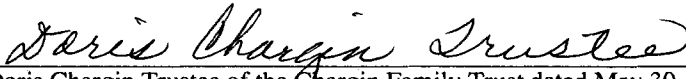
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

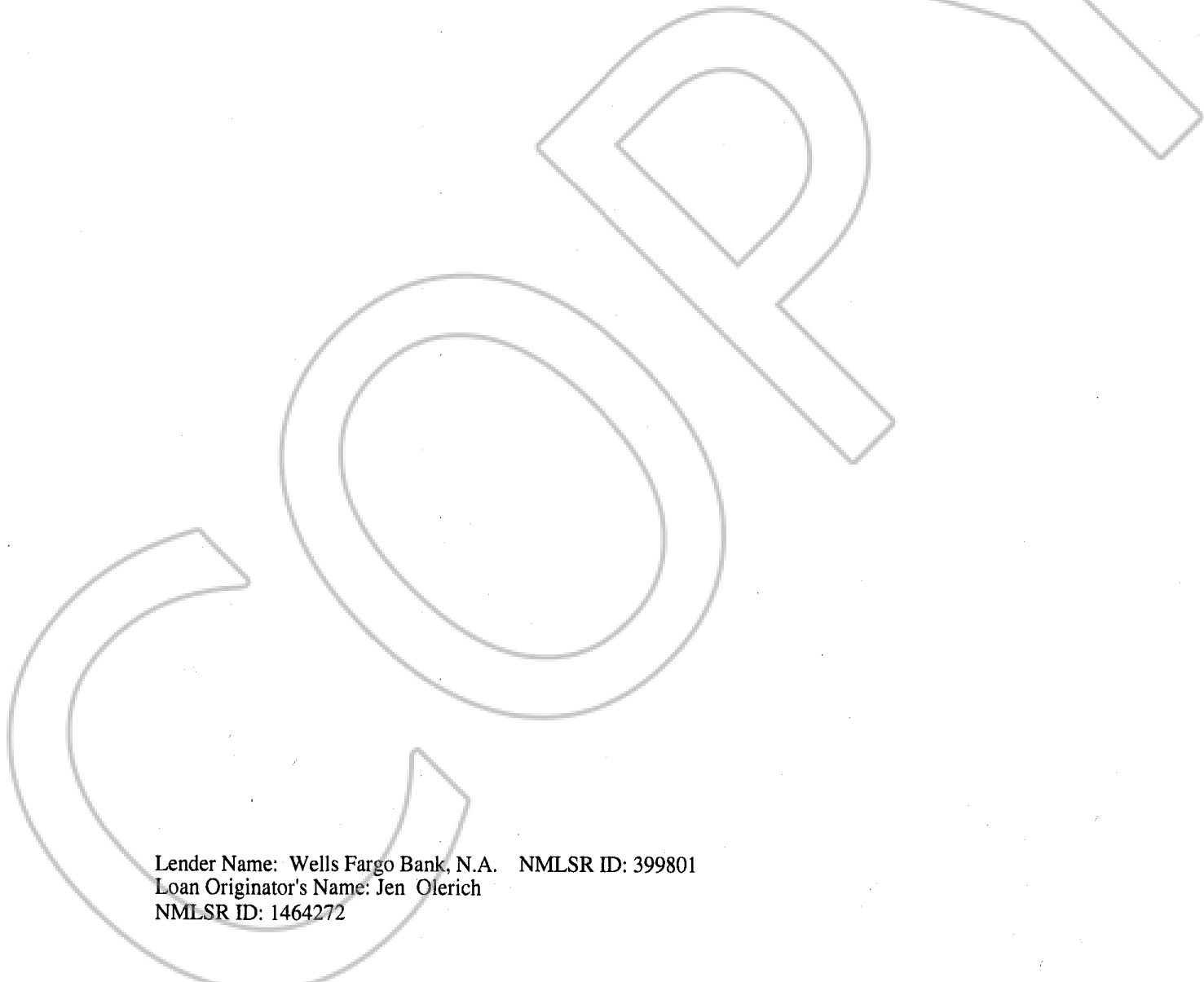
#### MASTER FORM DEED OF TRUST

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.

  
Mladen Chargin Trustee of the Chargin Family Trust dated May 30, 2013 - Borrower

  
Doris Chargin Trustee of the Chargin Family Trust dated May 30, 2013 - Borrower



Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801  
Loan Originator's Name: Jen Olerich  
NMLSR ID: 1464272

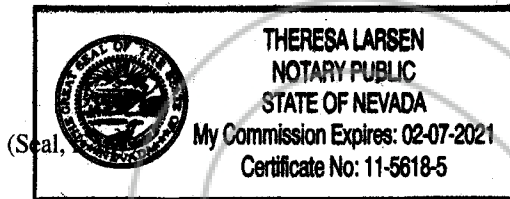
For An Individual Acting In His/Her Own Right:  
State of Nevada  
County of Douglas

This instrument was acknowledge before me on 5/29/2020 (date)  
by

Mladen Chargin Trustee of the Chargin Family Trust dated May 30, 2013

Doris Chargin Trustee of the Chargin Family Trust dated May 30, 2013

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



Theresa Larsen  
(Signature of notarial officer)

notary public  
(Title and rank (optional))

For An Individual Trustee Borrower:

State of Nevada  
County of Douglas

This instrument was acknowledge before me on 5/29/2020 (date) by

Mladen Chargin Trustee of the Chargin Family Trust dated May 30, 2013

Doris Chargin Trustee of the Chargin Family Trust dated May 30, 2013

(name(s) of person(s) as trustee (type of authority, e.g., officer, trustee, etc.) of Chargin Family Trust dated May 30, 2013 (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: 102184553

Account: XXX-XXX-XXX8689-1998

**Legal Description:**

THE FOLLOWING REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA: THAT PORTION OF THE NORTHWEST ONE-QUARTER OF THE NORTHWEST ONE-QUARTER OF SECTION 17, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. AND M IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL 1: BEGINNING AT THE NORTHEASTERLY CORNER OF PARCEL 1 OF THAT CERTAIN PARCEL 1 OF THAT CERTAIN PARCEL MAP NO. 1019 FOR THE CLARK FAMILY TRUST, RECORDED IN BOOK 796 AT PAGE 3151 AS DOCUMENT NO. 392836 OF THE OFFICIAL RECORDS OF SAID DOUGLAS COUNTY; THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID PARCEL MAP NO. 1019, S. 0 DEGREES 37 MINUTES 40 SECONDS W., 213.25 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING SOUTHERLY ALONG THE EASTERLY LINE, S. 0 DEGREES 37 MINUTES 40 SECONDS W., 213.50 FEET; THENCE N. 89 DEGREES 32 MINUTES 00 SECONDS W., 458.75 FEET TO A POINT ON THE WESTERLY LINE OF SAID PARCEL MAP NO. 1019; THENCE NORTHERLY ALONG SAID WESTERLY LINE, N. 0 DEGREES 32 MINUTES 30 SECONDS E., 213.50 FEET; THENCE S. 89 DEGREES 32 MINUTES 00 SECONDS E., 459.08 FEET TO THE TRUE POINT OF BEGINNING THE ABOVE DESCRIBED PARCEL IS SHOWN AS PARCEL 2A ON THAT CERTAIN RECORD OF SURVEY IN SUPPORT OF BOUNDARY LINE ADJUSTMENT FOR THE CLARK FAMILY TRUST AND JEFFREY P. PISCIOTTA RECORDED IN BOOK 0301 AT PAGE 1462 AS DOCUMENT NO. 509940 OF THE OFFICIAL RECORDS OF SAID DOUGLAS COUNTY. PARCEL 2: AN EASEMENT FOR PUBLIC UTILITIES, LANDSCAPING, AND FENCING PURPOSES AS SHOWN IN DOCUMENT RECORDED DECEMBER 14, 2001, IN BOOK 1201, AT PAGE 5158, AS DOCUMENT NO. 530198. TOGETHER WITH ALL AND SINGULAR THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR IN ANYWISE APPERTAINING, AND ANY REVERSIONS, REMAINDERS, RENTS, ISSUES OR PROFITS THEREOF. THIS BEING THE SAME PROPERTY CONVEYED TO MLADEN CHARGIN AND DORIS CHARGIN, CO-TRUSTEES OF THE CHARGIN FAMILY TRUST DATED MAY 30, 2013, BY DEED FROM MLADEN CHARGIN AND DORIS CHARGIN, HUSBAND AND WIFE, AS JOINT TENANTS, DATED 05/30/2013 AND RECORDED ON 06/06/2013 IN INSTRUMENT NO. 0824926, IN THE DOUGLAS COUNTY RECORDERS OFFICE. PARCEL NO. 122017501021

Reference Number: 102184553

Wells Fargo Bank, N. A.

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### THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on May 29, 2020 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 Mladen Chargin, (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:

985 HEAVENLY VIEW CT , GARDNERVILLE, NV 89460-9759

[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 Chargin 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.

*Mladen Chargin Trustee*

Mladen Chargin Trustee of the Chargin Family Trust dated May 30, 2013

*Doris Chargin Trustee*

Doris Chargin Trustee of the Chargin Family Trust dated May 30, 2013

Loan Originator's Name: Jen Olerich

NMLSR ID: 1464272

**Attach this Rider to the Security Instrument before Recording**

**COOPER**

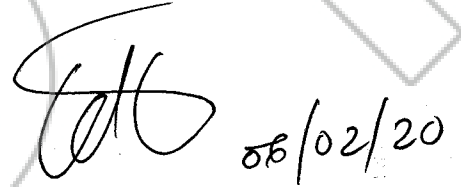


Wells Fargo Bank, N.A.

Account#: XXX-XXX-XXX8689-1998  
Reference #: 102184553

**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.



Handwritten signature and date: 08/02/20

Signature of person making affirmation

**Teka Gurmessa**  
Vice President Loan Documentation