

Assessor's Parcel Number: 1318-10-416-048



396218

Requested by/Return to:
Title365 (Omaha)
11010 Burdette Street
PO Box 641010
Omaha, NE 68164
Stephanie Barboni-Seppa

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

[Space Above This Line For Recording Data]

Mortgage Broker's Name
NV License #

Reference number: 107217648

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 July 27, 2020, together with all Riders to this document.

(B) "Borrower" is Stephanie Barboni Seppa, unmarried. 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 July 27, 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, 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 August 24, 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

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

_____ County _____ of _____ Douglas _____,
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA PARTICULARLY DESCRIBED AS FOLLOWS: LOT 14, BLOCK 7, AS SHOWN ON THE MAP OF 2ND ADDITION TO ZEPHYR HEIGHTS SUBDIVISION FILED FOR RECORD JULY 6, 1948, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, DOCUMENT NO. 6350. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY GRANT DEED FROM JOHN F. MARTIN, A SINGLE MAN TO DEAN SEPPA AND STEPHANIE BARBONI SEPPA, HUSBAND AND WIFE, AS JOINT TENANTS, DATED 04/26/1979, AND RECORDED ON 05/02/1979 AT DOCUMENT REFERENCE 579 / 88 IN DOUGLAS COUNTY, NEVADA. APN: 1318-10-416-048

which currently has the address of
629 Alma WAY

_____, Nevada _____
[City] [Street] [Zip Code] ("Property Address"):

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.


Stephanie Barboni Seppa

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: BRANDI NICOLE RODRIGUEZ
NMLSR ID: 1849286

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

This instrument was acknowledge before me on _____ (date)
by

Stephanie Barboni Seppa

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

(Seal, if any)

SEE ATTACHED

(Signature of notarial officer)

(Title and rank (optional))

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

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)

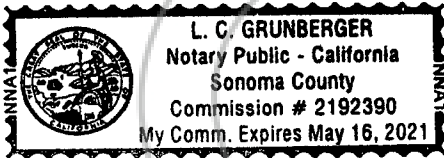
On July 27, 2020 before me, L.C. GRUNBERGER, Notary Public,
Date Here Insert Name and Title of the Officer

personally appeared STEPHANIE BARBONI SEPPA _____
Name(s) of Signer(s)

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.

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 L. C. Grunberger
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: SHORT FORM OPEN-END DEED OF TRUST
Document Date: 07-27-2020 Number of Pages: 4
Signer(s) Other Than Named Above: NONE

Capacity(ies) Claimed by Signer(s)

Signer's Name: STEPHANIE BARBONI SEPPA
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: HERSELF

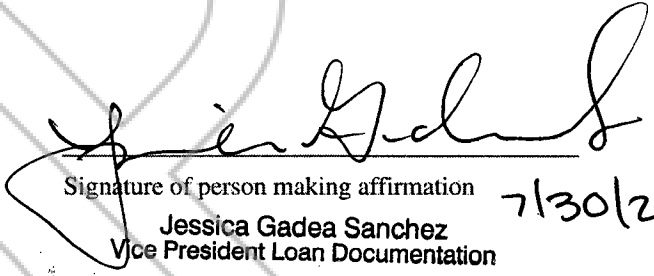
Signer's Name: NA
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: _____

Wells Fargo Bank, N.A.

Reference #: 107217648

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

Jessica Gadea Sanchez
Vice President Loan Documentation

7/30/20