

Assessor's Parcel Number: 1419-11-001-015



405493

Requested by/Return to:
Title365 (Omaha)
11010 Burdette Street
PO Box 641010
Omaha, NE 68164
 JOANNA Vernarecci

This instrument was prepared by:
 Wells Fargo Bank, N.A.
 Michael B Battistelli
 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: 107747842

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 August 12, 2020, together with all Riders to this document.

(B) **"Borrower"** is John G. Vernarecci and Joanna Vernarecci, husband and wife as community property with rights of survivorship. 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 August 12, 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, ONE HUNDRED FIVE THOUSAND AND 00/100THS Dollars (U.S. \$ 105,000.00) 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 September 12, 2050.

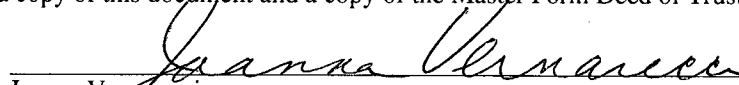
(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(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.


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.

COPY

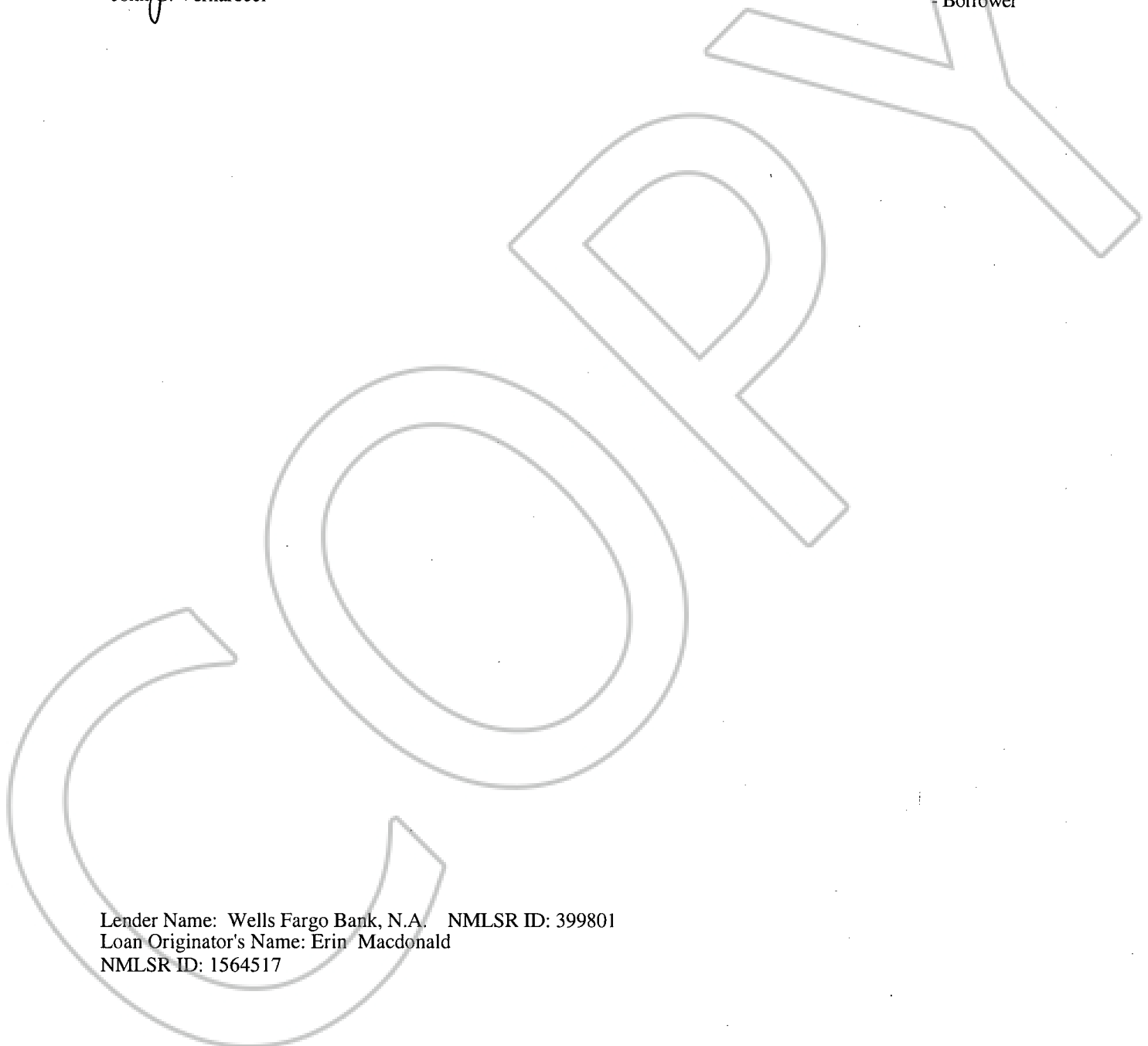
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.



Joanna Vernarecci - Borrower



John G. Vernarecci - Borrower



Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801
Loan Originator's Name: Erin Macdonald
NMLSR ID: 1564517

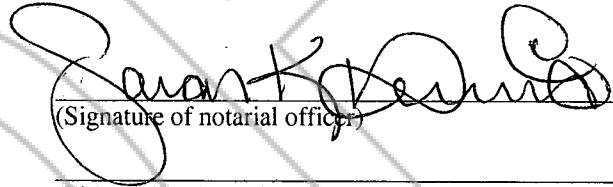
For An Individual Acting In His/Her Own Right:
State of Nevada
County of Carson City

This instrument was acknowledge before me on August 12th, 2020 (date)
by

Joanna Vernarecci

John G. Vernarecci

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



(Signature of notarial officer)

(Title and rank (optional))

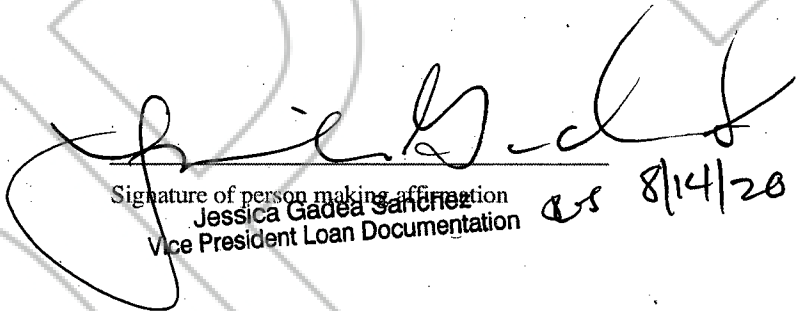


Wells Fargo Bank, N.A.

Reference #: 107747842

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

JS 8/14/20