DOUGLAS COUNTY, NV

Rec:\$40.00

Pas=6

KAREN ELLISON, RECORDER

2020-951229 08/24/2020 08:31 AM

\$40.00

TITLE365 - OMAHA

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



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 properly 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.

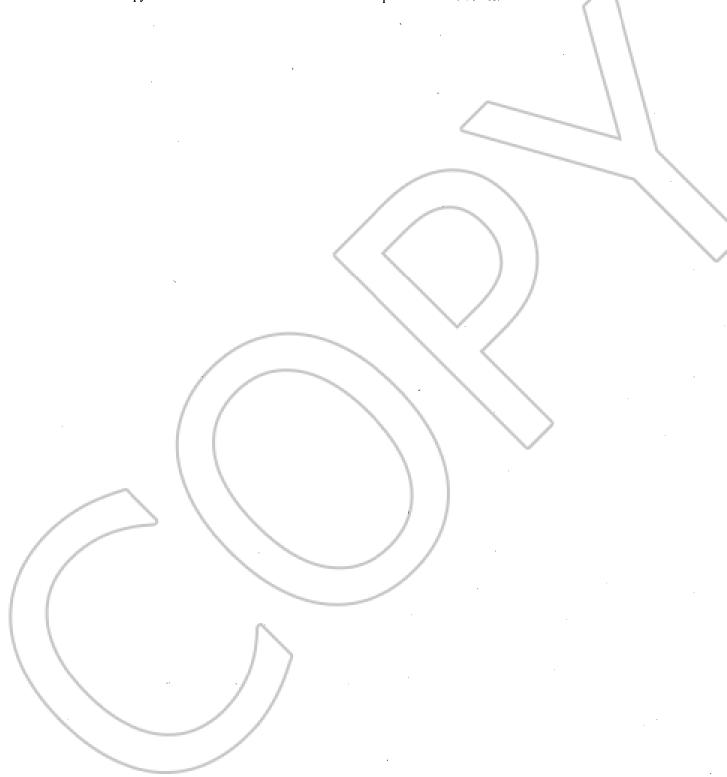
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [mark as applicable]:
N/A Leasehold Rider N/A Third Party Rider N/A Other(s) [specify] N/A
(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated <u>August 14, 2007</u> , and recorded on <u>September 7, 2007</u> , as Instrument No. <u>0708893</u> in Book/Volume <u>0907</u> at Page <u>1382 - 1392</u> of the Official Records in the Office of the Recorder of <u>Douglas</u> 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 CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 24, AS SHOWN ON THAT CERTAIN MAP ENTITLED ALPINE VIEW ESTATES UNIT NO. 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON NOVEMBER 1, 1972, IN BOOK 1172, PAGE 76, AS DOCUMENT NO. 62567. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. BEING PREVIOUSLY CONVEYED BY DEED FROM JOHN R. BURGMAN, AN UNMARRIED MAN TO JOHN G. VERNARECCI AND JOANNA VERNARECCI, HUSBAND AND WIFE AS COMMUNITY PROPERLY WITH RIGHTS OF SURVIVORSHIP, DATED 11/20/1990, AND RECORDED ON 01/22/1991 AT DOCUMENT REFERENCE 1991-243405 IN DOUGLAS COUNTY, NEVADA. APN: 1419-11-001-015
which currently has the address of 3533 MONT BLANC CT
[Street], Nevada 89705-7023 ("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

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the

Property against all claims and demands, subject to any encumbrances of record.

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 <u>Douglas</u> 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.



a copy of this document and a copy of the Master Form Deed of Trust.

Joanna Vernarecci

- Borrower

John G. Vernarecci

- 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

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 Rig State of Nevada County of	
This instrument was acknowledge before r	me on <u>August 12th</u> , 2020 (date)
Joanna Vernarecci	\ \
John G. Vernarecci	
(name(s) of person(s)).	
	(Signature of notarial officer)
(Seal, if any) SARAH K. DAVIS	(Signature of notation office)
NOTARY PUBLIC STATE OF NEVADA My Commission Expires: 04-29-2024 Certificate No: 16-2575-5	(Title and rank (optional))

Ŀ

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.

Jessica Gadea Saffineztion
Jessica Gadea Saffineztion
Ace President Loan Documentation