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02/17/2010

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Official Record

Recording requested By WELLS FARGO BANK: N.A

Lincoln County - NV Leslie Boucher - Recorder

Fee: \$17.00 Page 1 of 4
RPTT: Recorded By: AE
Book-254 Page- 0324

Assessor's Parcel Number: 012-060-23

After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900

This instrument was prepared by:
Wells Fargo Bank, N.A.
KEN BURNS, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027____
866-537-8489

[Space Above This Line For Recording Data]

Reference number: 20093527700102 Account number: 650-650-9586033-1XXX

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 <u>JANUARY 26, 2010</u>, together with all Riders to this document.
- (B) "Borrower" is RALPH W. HILDEBRAND AND DENISE M. HILDEBRAND, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT 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, Sigux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.
- (D) "Trustee" is American Securities Company of Nevada, 18700 NW Walker Road, Bldg 92, Beaverton, OR 97006.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated JANUARY 26, 2010. 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, SIXTY-FIVE THOUSAND AND 00/100THS Dollars (U.S. \$65,000.00) plus interest. Borrower has promised to pay the debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after February 26, 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 NEVADA SHORT FORM OPEN-END SECURITY INSTRUMENT (page 1 of 3 pages) HCWF#4812-7270-3489v2 (02/21/09)



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 [check box 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 05, 2007</u>, as Instrument No. <u>0129865</u> in Book/Volume <u>235</u> at Page <u>259 - 269</u> of the Official Records in the Office of the Recorder of <u>Lincoln</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 Lincoln
[Type of Recording Jurisdiction]	[Name of Recording Jurisdiction]

THE REAL PROPERTY SITUATE IN THE COUNTY OF LINCOLN, STATE OF NEVADA, DESCRIBED AS FOLLOWS: PARCEL NOS. 14, 15, AND 16 AS SHOWN ON PARCEL MAP FOR DAN AND JUDY FREHNER, FILED IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA ON FEBRUARY 8, 1999 IN BOOK B, PAGE 186, AS FILE NO. 112278, LOCATED IN A PORTION OF SECTION 6, TOWNSHIP 1 SOUTH, RANGE 69 EAST, AND SECTION 36, TOWNSHIP 1 NORTH, RANGE 68 EAST, M.D.B.& M.

which currently has the address of	5140 ECHO DAM ROAD			
PIOCHE	, Nevada	[Street] 89043	("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

NEVADA - SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 2 of 3 pages)



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 Lincoln 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.

-Borrower

-Borrower

For An Individual Acting In His/Her Own Right:

State of Nevada

County of

This instrument was acknowledged before me on by Ralph W. Hilocorano

(Seal, if any)

NOTARY PUBLIC - STATE OF NEVADA

ROBIN O' NEAL

COUNTY OF CLARK APPT. No. 00-60767-1 APPT, EXPIRES JANUARY 19, 2012

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT

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Documents Processed 01-25-2010, 13:48:09

Wells Fargo Bank, N.A.

Account#: 650-650-9586033-1XXX Reference #: 20093527700102

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.

Jeff Johnson

Signature of person making affirmation

NV SSN AFF HCWF#903v1 (12/13/05)