

APN 005-181-17

APN _____

APN _____



Certification of Trust

Title of Document

Affirmation Statement

_____, I, the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording **does not contain** the social security number, driver's license or identification card number, or any "Personal Information" (as defined by NRS 603A.040) of any person or persons. (Per NRS 239B.030)

 ✓ I, the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording **does contain** the social security number, driver's license or identification card number, or any "Personal Information" (as defined by NRS 603A.040) of a person or persons as required by law: _____
(State specific law)

Alyson Long / _____
Signature Title

Alyson Long
Print

10/24/13
Date

Grantees address and mail tax statement:



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FAX

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[WELLS FARGO BANK, N.A.]

CERTIFICATION OF TRUST

For use in:

Alabama, Arizona, Arkansas, California, Delaware,
District of Columbia, Florida, Idaho, Indiana, Iowa,
Kansas, Maine, Missouri, Nebraska, Nevada, New
Hampshire, New Mexico, North Carolina, North Dakota,
Ohio, Oregon, Pennsylvania, South Carolina, Tennessee,
Texas, Utah, Virginia, Wyoming

(Office Use Only)

Wells Fargo Home Mortgage Account # _____

Wells Fargo Home Equity #20 _____

Loan # 0421438862

All Trustees must sign this Certification.

In connection with the credit extended or to be extended by [Wells Fargo Bank, N.A.] ("WFB") to Richard D Carriger and Linda M Carriger

(“Borrower”), each Trustee, being first duly sworn, certifies, represents and warrants as follows:

TRUST INFORMATION

1. Trust Name (as stated in the Trust Agreement):
The Doug and Linda Carriger Revocable Family Trust

2. Name of all Settlers/Trustors/Grantors:
Richard Douglas Carriger
Linda Mae Carriger

3. Date Trust Was Executed: May 22, 2007

State or Jurisdiction under Which Trust Was
Established: Nevada

4. Dates of any amendments to the Trust:
None

5. Taxpayer Identification Number (Please indicate whether it is a Social Security Number or Employer Identification Number) / Trust Identification
Number: _____ Social Security Number

6. Type of Trust

Revocable: Persons having power to revoke, modify or amend the Trust Agreement (Check one):

All Settlers/Trustors/Grantors:

Other (If none, so indicate): _____

Names of the persons holding power to revoke the Trust: _____

Irrevocable or Testamentary

7. Manner in which title to Trust property should be held:
Richard D Carriger and Linda M Carriger, Trustees of The Doug and Linda Carriger Revocable

Family Trust, Dated May 22, 2007.

a. For California Trusts only, the legal description of any interest in real property held in trust:

December 2008



TRUSTEES

8. Names of All Original Trustees:

Doug Carriger

Linda Mae Carriger

9. Names and Addresses of All Currently Acting Trustees:

Doug Carriger

26683 Terra Bella Way, Pioche, NV 89043

Linda Mae Carriger

26683 Terra Bella Way, Pioche, NV 89043

10. Names of All Successor Trustees (if none, so indicate):

Mark Douglass Carriger

Dean Wesley Carriger

11. The Trustee(s) named in this Certification of Trust are all the currently acting and authorized Trustee(s) of the Trust and is/are duly qualified under applicable law to serve as Trustee(s).

12. Under the terms of the Trust Agreement (Please check the box that applies):

Each Trustee is authorized to act independently for the benefit of the Trust and without the consent of any other person.

The Trustees are not authorized to act independently, but only with the consent of:

Both/All Trustees or any ____ (insert number) Trustees
(if neither box is checked, "both/all" applies.)

13. In the case of multiple Trustees of the Trust, under the terms of the Trust Agreement (Please check the box that applies):

The signatures of all the Trustees are required to exercise the powers of the Trust.

The signature of any 1 (insert number) of the Trustees is required to exercise the powers of the Trust.
(if neither box is checked, "all" applies.)

14. The Trustee(s) are or are not (if neither box is checked, "are not" applies) authorized by the Trust to do any of the following:

Are Are not Borrow money, except as limited by the following (if none, so indicate): None

Are Are not Sell, convey, pledge, mortgage, lease, encumber, or transfer title to any interest in real estate, except as limited by the following (if none, so indicate): None

Are Are not Hold legal title to and manage the property that has been placed in Trust, except as limited by the following (if none, so indicate): None

Are Are not Construct realty, except as limited by the following (if none, so indicate): None

15. Indicate any restrictions imposed on the Trustee(s) in dealing with the assets of the Trust (if none, so indicate).

None

16. If action is to be undertaken by an agent, the delegation of the action to the agent is not prohibited by the trust instrument.

a. For Tennessee Trusts ONLY: Where there are successor trustees designated, a third party may rely on the authority of one (1) or more successors without proof of their succession. This certification can be signed by those trustees identified as having the authority to act alone.

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b. For Oregon Trusts ONLY: This certification should state the existence or nonexistence of any power to modify or amend the trust and the identity of any person able to do so (if none, so indicate).

- 17. The Trust exists and is validly created and is duly existing under the applicable state law. To the best of the Trustee's knowledge, the Trust is in full force and effect and has not been terminated, revoked, modified or amended in any way that would cause the representations in this Certification of Trust to be inaccurate or incorrect.
- 18. At least one Borrower is the Settlor/Grantor, Trustee, and Beneficiary. If this Certification is used in conjunction with a reverse mortgage transaction, the Trustee represents and warrants that all Borrowers are the only settlers and the only lifetime beneficiaries of the Trust.
- 19. None of the Settlers/Trustors/Grantors are deceased or incapacitated.
- 20. The Trustee will promptly notify WFB in writing of any change in the Trustee or of any amendment or modification to the Trust that would cause the representations made in this Certification of Trust to become inaccurate or incorrect. In addition to the foregoing, if this Certification of Trust is used in conjunction with a reverse mortgage transaction, the trustee will also notify WFB in writing of the death of any beneficiary, any change of occupancy by any beneficiary, any conveyance of the real property held in Trust, or any transfer of any beneficial interest in real property held in Trust.
- 21. The representations made in this Certification of Trust are true and correct and WFB may rely on such representations until it receives a revised Certification of Trust.
- 22. This Certification of Trust was completed by the Trustee, NOT WFB.
- 23. The Trustee, jointly and severally, agree to indemnify WFB and each of its officers, directors, employees and agents from, and hold such persons harmless against any claims, judgments, surcharges, settlement amount, or other liabilities or costs of defense or settlement (including attorneys' fees) arising out of or related to actual or alleged improper actions taken by WFB at the direction of the Trustee. This indemnification is made by the undersigned Trustee in their Trustee and individual capacities.
- 24. This Certification of Trust is being signed by all the currently acting Trustee(s) and is being sworn under the penalty of perjury before a notary public.
- 25. There are no claims, challenges of any kind, or cause of action alleged, which contest or question the validity of the Trust or the Trustee's authority to act for the Trust.
- 26. The trustee agree to provide a new Certification of Trust for any changes to representations made in this Certification of Trust. The representations and obligations stated in this Certification of Trust shall survive the termination of the Trust Agreement and discharge/release of the mortgage/deed of trust securing the above referenced extension of credit by WFB to the Borrower.
- 27. The beneficiary need not grant written consent for the Trust to borrow money, or, if such consent is required, it has been granted in writing for purposes of the mortgage.

DECLARATION UNDER PENALTY OF PERJURY

All currently acting Trustees must sign below. (Each signature must be notarized.)

Each Trustee declares under penalty of perjury under the laws of the state in which this Certification of Trust is executed that the foregoing is true and correct.

Richard Olney on 10/21/13
Trustee Date

Fonda M. Ludwig on 10-21-13
Trustee Date

Trustee: _____ on _____ Date

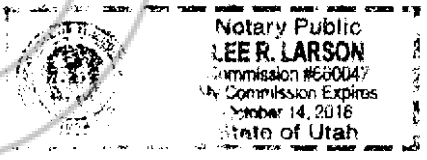
Trustee: _____ on _____ Date

State of Utah

Iron County

Subscribed and sworn to before me this 21st day of October 2013

Lee R. Larson
Notary Public
(Seal)



December 2008



EXHIBIT 'A'

Parcel No. 1 as shown on Parcel Map for Richard J. Moser and Allison Newlon, filed in the office of the County Recorder of Lincoln County, Nevada on October 21, 1998 in Book B of Plats, Page 156 as File No. 111773 located in a portion of the SE 1/4 SE 1/4 of Section 2, T 5 N, R 65 E, M.D.B.&M.

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