

OFFICIAL RECORD

Requested By:
STEWART TITLE

Assessor's Parcel Number:
1022-18-001-028
After Recording Return To:
COUNTRYWIDE HOME LOANS, INC.

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 14 Fee: 27.00
BK-0305 PG-11342 RPTT: 0.00



MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

Prepared By:
ANGIE BRAVO
Recording Requested By:
S. BARRY

COUNTRYWIDE HOME LOANS, INC.

4875 KIETZKE LANE SUITE D
RENO
NV 89509

05090142
050500803 LCP

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050500803-PT

0009743736003005

[Escrow/Closing #]

[Doc ID #]

DEED OF TRUST

(Line of Credit)

MIN 1000157-0004921931-0

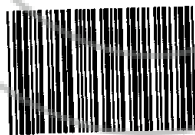
THIS DEED OF TRUST, dated MARCH 21, 2005, is between
MARK A TESKA, AND JULIA K TESKA, HUSBAND AND WIFE AS JOINT
TENANTS

residing at
3274 REESE LN, GARDNERVILLE, NV 89410-7002

• MERS HELOC - Deed of Trust
1E019-NV (07/04)(d)

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Initials JTW



* 2 3 9 9 1 *



* 0 9 7 4 3 7 3 6 0 0 0 0 0 1 E 0 1 9 *

the person or persons signing as "Grantor(s)" below and hereinafter referred to as "we," "our," or "us" and RECONTRUST COMPANY, N.A.

as trustee and hereinafter referred to as the "Trustee," with an address at 225 W HILLCREST DRIVE, MSN: TO-02 THOUSAND OAKS, CA 91360 for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") a Delaware corporation, with an address of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is the "Beneficiary" under this Deed of Trust and is acting solely as nominee for COUNTRYWIDE HOME LOANS, INC.

("Lender" or "you") and its successors and assigns, with an address of 4500 Park Granada, Calabasas, CA 91302-1613

PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to the Trustee the premises located at:

3274 REESE LN, GARDNERVILLE
Street, Municipality Nevada 89410-7002 (the "Premises").
DOUGLAS County ZIP

and further described as:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

• MERS HELOC - Deed of Trust
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Initials *JL*

WE UNDERSTAND and agree that MERS is a separate corporation acting solely as nominee for Lender and Lender's successors and assigns, and holds only legal title to the interests granted by us in this Deed of Trust, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property, and to take any action required of Lender including, but not limited to, releasing or canceling this Deed of Trust.

LOAN: This Deed of Trust will secure your loan to us in the principal amount of \$ 53,210.00 or so much thereof as may be advanced and readvanced from time to time to MARK A. TESKA JULIA K. TESKA

the Borrower(s) under the Home Equity Credit Line Agreement And Disclosure Statement (the "Note") dated MARCH 21, 2005, plus interest and costs, late charges and all other charges related to the loan, all of which sums are repayable according to the Note. This Deed of Trust will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Deed of Trust, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Deed of Trust entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

OWNERSHIP: We are the sole owner(s) of the Premises. We have the legal right to mortgage, grant and convey the Premises to the Trustee.

OUR IMPORTANT OBLIGATIONS:

(a) TAXES: We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) MAINTENANCE: We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally.

If this Deed of Trust is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(c) INSURANCE: We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Deed of Trust, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing

- MERS HELOC - Deed of Trust 1E019-NV (07/04)

Initials: *JT*

and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(d) CONDEMNATION: We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Deed of Trust.

(e) SECURITY INTEREST: We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises. It is agreed that the Lender shall be subrogated to the claims and liens of all parties whose claims or liens are discharged or paid with the proceeds of the Note secured hereby.

(f) OUR AUTHORITY TO YOU: If we fail to perform our obligations under this Deed of Trust, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Note. This Deed of Trust secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Deed of Trust. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Deeds of Trust.

(g) PRIOR DEED OF TRUST: If the provisions of this paragraph are completed, this Deed of Trust is subject and subordinate to a prior deed of trust dated AUGUST 12, 2003 and given by us for the benefit of COUNTRYWIDE HOME LOANS, INC.

as beneficiary, in the original amount of \$ 210,650.00 (the "Prior Deed of Trust"). We shall not increase, amend or modify the Prior Deed of Trust without your prior written consent and shall upon receipt of any written notice from the holder of the Prior Deed of Trust promptly deliver a copy of such notice to you. We shall pay and perform all of our obligations under the Prior Deed of Trust as and when required under the Prior Deed of Trust.

(h) HAZARDOUS SUBSTANCES: We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental

• MERS HELOC - Deed of Trust
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Initials *JTW*



(i) **SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(k) **INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Note and this Deed of Trust may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Deed of Trust without losing your rights in the Premises.

DEFAULT; ACCELERATION: Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition of default as described in the Note occurs, you may declare all amounts secured by this Deed of Trust immediately due and payable and the Trustee may foreclose upon this Deed of Trust or sell the Premises at a public sale. This means that you or the Trustee may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe on the Note and under this Deed of Trust. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. In addition, you or the Trustee may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure or public sale. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure or to public sale, including, but not limited to, trustee's fees, reasonable attorneys fees and costs of documentary evidence, abstracts and title reports.

ABSOLUTE ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER: We hereby unconditionally assign to you the rents of the Premises. Nevertheless, you will allow us to use the rents, if any, until such time as any event or condition of default as described in Paragraph 12.A of the Note occurs. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

WAIVERS: To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Deed of Trust and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

BINDING EFFECT: Each of us shall be fully responsible for all of the promises and agreements in this Deed of Trust. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Deed of Trust will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Deed of Trust is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Deed of Trust, and provided any obligation to make further advances under the Note has terminated, this Deed of Trust and your rights in the Premises shall end.

NOTICE: Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at

For MERS:

P.O. Box 2026, Flint, MI 48051-2026

For Lender:

COUNTRYWIDE HOME LOANS, INC.

4500 Park Granada, Calabasas, CA 91302-1613

or to such other address as you may designate by notice to us. Any notice provided for in this Deed of Trust shall be deemed to have been given to us or you when given in the manner designated herein.

RELEASE: Upon payment of all sums secured by this Deed of Trust and provided your obligation to make further advances under the Note has terminated, the Trustee shall discharge this Deed of Trust without charge to us, except that we shall pay any fees for recording of a satisfaction of this Deed of Trust.

GENERAL: You or the Trustee can waive or delay enforcing any of your rights under this Deed of Trust without losing them. Any waiver by you of any provisions of this Deed of Trust will not be a waiver of that or any other provision on any other occasion.

TRUSTEE: Trustee accepts the trusts herein created when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee, by its acceptance hereof, agrees to perform and fulfill the trusts herein created, and shall be liable only for its negligence or misconduct. The Trustee waives any statutory fee and agrees to accept reasonable compensation from Grantor for any services rendered by it in accordance with the terms of this Deed of Trust. Upon receipt by Trustee of instructions from Beneficiary at any time or from time to time, Trustee shall (a) give any notice or direction or exercise any right, remedy or power hereunder or in respect of the Premises as shall be specified in such instructions, and (b) approve as satisfactory all matters required by the terms hereof to be satisfactory to Trustee or Beneficiary. Trustee may, but need not, take any of such actions in the absence of such instructions. Trustee may resign at any time upon giving of not less than 30 days' prior notice to Beneficiary, but will continue to act as trustee until its successor shall have been chosen and qualified. In the event of the death, removal, resignation, or refusal or inability to act of Trustee, Beneficiary shall have the irrevocable power, with or without cause, without notice of any kind, without specifying any reason therefor, and without applying to any court, to select and appoint a successor trustee by filing a deed or other instrument of appointment for record in each office in which this Deed of Trust is recorded, and upon such recordation the successor trustee shall become vested with the same powers, rights, duties and authority of the Trustee with the same effect as if originally made Trustee hereunder. Such successor shall not be required to give bond for the faithful performance of its duties unless required by Beneficiary.

Initials: GT/MF

• MERS HELOC - Deed of Trust
1E019-NV (07/04)

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THIS DEED OF TRUST has been signed by each of us under seal on the date first above written.

WITNESS:

Mark Teska (SEAL)
Grantor: MARK A. TESKA

Julia K. Teska (SEAL)
Grantor: JULIA K. TESKA

_____ (SEAL)
Grantor:

_____ (SEAL)
Grantor:

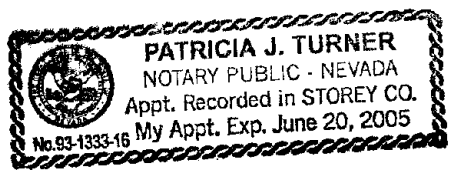
STATE OF NEVADA
COUNTY OF CARSON CITY

This instrument was acknowledged before me on 3-24-05 by
MARK A. TESKA + JULIA K. TESKA

Patricia J. Turner

Mail Tax Statements To:
MARK TESKA

3274 REESE LANE
GARDNERVILLE, NV 89410



• MERS HELOC - Deed of Trust
1E019-NV (07/04)

Prepared by: ANGIE BRAVO

COUNTRYWIDE HOME LOANS, INC.

Branch #: 0000330
4875 KIETZKE LANE SUITE D
RENO, NV 89509
Phone: (775)827-5545
Br Fax No.: (775)827-5584

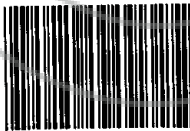
DATE: 03/21/2005
CASE #:
DOC ID #: 0009743736003005
BORROWER: MARK A. TESKA
PROPERTY ADDRESS: 3274 REESE LN

GARDNERVILLE, NV 89410-7002

LEGAL DESCRIPTION EXHIBIT A



FHA/VA/CONV
• Legal Description Exhibit A
1D955-NV (07/03)(d)



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LEGAL DESCRIPTION

Order No.: 050500803

The land referred to herein is situated in the State of Nevada, County of DOUGLAS, described as follows:

PARCEL 1:

That portion of the North 1/2 of Section 18, Township 10 North, Range 22 East M.D.B. & M., in the County of Douglas, State of Nevada, being more particularly, described as follows:

The West 1/2 of Parcel 12 of that Record of Survey recorded October 10, 1969, in Book 70, Page 455, as Document No. 45990, Official Records of Douglas County.

PARCEL 2:

Together with a non-exclusive right-of-way for access and utility purposes over those certain easements 60.00 feet in width, measured at right angles, as shown on that Record of Survey recorded October 12, 1969, as Document No. 45990, Official Records of Douglas County.

APN 1022-18-001-028

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED MARCH 20, 2001, BOOK 0301, PAGE 4859, AS FILE NO. 510707, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

Nashua Homes Villa 2004 SN NNID40229AB
which is affixed and attached to the land and is part of the real property.

AFFIXATION AFFIDAVIT MANUFACTURED HOME

Return To:
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
P.O.Box 10423
Van Nuys, CA 91410-0423

PARCEL ID #:
1022-18-001-028

Prepared By:
ANGIE BRAVO

050500803-PT
[Escrow/Closing #]

0009743736003005
[Doc ID #]

THE STATE OF
COUNTY OF

Merced
Carson City

• Affixation Affidavit Manufactured Home
1E227-US (05/04)(d)

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0640042

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BK- 0305
PG- 11351
03/25/2005

BEFORE ME, the undersigned authority, on this day personally appeared
MARK A. TESKA
JULIA K. TESKA

("Borrower"), known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first duly sworn, did each on his or her oath state as follows:

- 1) The manufactured home located on the following described property located
3274 REESE LN, GARDNERVILLE, NV 89410-7002
in DOUGLAS County, ("Property Address") is permanently affixed to a foundation, is made a part of the land and will assume the characteristics of site-built housing.

- 2) The manufactured home is described as follows:

USED	NASHUA HOMES	NASHUA HOMES VILLA
New/Used	Manufacturer's Name	Manufacturer's Name and Model No.
NNID40229AB	75 26	Attach Legal Description
Manufacturer's Serial No.	Length/Width	

- 3) The wheels, axles, towbar or hitch were removed when the manufactured home was placed and anchored on its permanent foundation, and the manufactured home was constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
- 4) All foundations, both perimeter and piers, for the manufactured home have footings that are located below the frost line and the foundation system for the manufactured home was designed by an engineer to meet the soil conditions of the Property Address.
- 5) If piers are used for the manufactured home, they are placed where the home manufacturer recommends.
- 6) If state law so requires, anchors for the manufactured home have been provided.
- 7) The foundation system of the manufactured home meets applicable state installation requirements and all permits required by governmental authorities have been obtained.
- 8) The manufactured home is permanently connected to appropriate residential utilities such as electricity, water, sewer and natural gas.
- 9) The financing transaction is intended to create a first lien in favor of Lender. No other lien or financing affects the manufactured home, other than those disclosed in writing to Lender.
- 10) The manufactured home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
- 11) The undersigned acknowledge his or her intent that the manufactured home will be an immovable fixture, a permanent improvement to the land and a part of the real property securing the Security Instrument.



- 12) The manufactured home will be assessed and taxed by the applicable taxing jurisdiction as real estate.
- 13) The borrower is the owner of the land and any conveyance or financing of the manufactured home and the land shall be a single real estate transaction under applicable state law.

Borrower(s) certifies that Borrower(s) is in receipt of manufacturer's recommended maintenance program regarding the carpet and manufacturer's warranties covering the heating/cooling systems, hot water heater, range, etc.; and the formaldehyde health notice. This affidavit is being executed pursuant to applicable state law.

Witness

Witness

Mark A. Teska

MARK A. TESKA
3274 REESE LANE, GARDNERVILLE, NV 89410
3/24/05
(Borrower)
(Date)

Julia K. Teska

JULIA K. TESKA
3274 REESE LANE, GARDNERVILLE, NV 89410
3/24/05
(Borrower)
(Date)

(Borrower)
(Date)

(Borrower)
(Date)

[Acknowledgment on Following Pages]

BORROWER ACKNOWLEDGMENT

State of Nevada

County of Cassidy

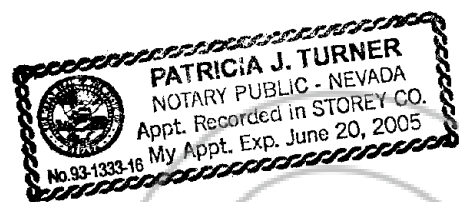
This instrument was acknowledged before me on 3-24-05

by Mark A. Isaka + Juliet K. Isaka

Patricia J. Turner

Signature of Notarial Officer

(Seal)



Notary Public

Title of Notarial Officer

My commission expires:

6-20-05



LENDER ACKNOWLEDGMENT

Lender's Statement of Intent:

The undersigned Lender intends that the manufactured home be an immovable fixture and a permanent improvement to the land.

LENDER:

By: Joyce Lockhart

Its: Operations Manager

State of Nevada

County of Washoe

This instrument was acknowledged before me on MARCH 21, 2005 [date],
by JOYCE LOCKHART [name of agent],
OPERATIONS MANAGER [title of agent] of
[name of entity acknowledging],

a NOTARY, Nevada [state and type of entity], on behalf of
[name of entity acknowledging]. COUNTRYWIDE HOME LOANS

ANGELICA BRAVO

(Seal)

Angelica Bravo
Signature of Notarial Officer

NOTARY PUBLIC

Title of Notarial Officer
My commission expires: 3/18/06

