DOC # 0679484 07/12/2006 11:44 AM Deputy: CF OFFICIAL RECORD Requested By: WESTERN TITLE COMPANY INC

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 4 Fee: BK-0706 PG-3853 RPTT:

17.00



#3166-LMS

AFN: 1022-09-001-034

AFTER RECORDING MAIL TO

SPACE ABOVE FOR RECORDER'S USE ONLY

American General Financial Serviecs, Inc.

PO Box 7300

Reno, W 89510

**REAL PROPERTY TRUST DEED** 

Beneficiary:

American General Financial Services, Inc.

180 W. Peckham In. Ste. 1140

Reno, NV 89509

Trustee:

A.G. Documentation Services

180 W. Peckham In. Ste. 1140

Reno, NV 89509

Date of Loan July 11, 2006

Amount Financed \$\_\_70.609.00

By this Deed of Trust, the undersigned (all, if more than one), hereafter "Trustor", for the purpose of securing payment of a Note/loan agreement of even date from Greg Rondy A Married man as his sole and separatement above named, and all future (Borrowers)

advances from Beneficiary to Trustor or Borrower, the maximum Outstanding at any given time not to exceed the Amount Financed stated above, hereby grants, transfers and assigns to the above named Trustee in trust, with power of sale, the following described real estate together with all improvements thereon situated in Nevada, County of <u>Douglas</u> See attached Exhibit 'A'

If the Trustor shall fully pay according to its terms the indebtedness hereby secured then this Trust Deed shall become null and void.

Trustor agrees to pay when due all taxes, liens and assessments that may accrue against the above described property and shall maintain fire, extended coverage and vandalism and malicious mischief insurance in such form and amount as may be satisfactory to the Beneficiary in said Beneficiary's favor, and in default thereof Beneficiary may (but is not obligated to do so and without waiving its right to declare a default) effect said insurance in its own name or pay such lien, tax or assessment. The premium tax, lien or assessment paid shall be added to the unpaid balance of the obligation herein and be secured by this Deed of Trust and shall bear interest from the date of payment at the Annual Percentage Rate, set out in the Federal Disclosure Statement related to this document.

NVA351 (1-18-04) Real Estate Trust Deed

Should Trustor sell, convey, transfer or dispose of, or further encumber said property, or any part thereof, without the written consent of Beneficiary being first had and obtained, then Beneficiary shall have the right, at its option, to declare all sums secured hereby forthwith due and payable.

Upon default by Trustor in payment of any indebtedness secured hereby or in the performance of any agreement hereunder all sums secured hereby shall immediately become due and payable at the option of Beneficiary and without demand but upon notice to Trustor. In such event and upon written request of Beneficiary, the Trustee shall sell, for lawful money of the United States, the property then subject to this Deed of Trust, as a whole or in separate parcels, at Beneficiary's option, in accordance with the provisions of the laws of the State of Nevada in force at the time of such sale, and if in separate parcels, in such order as Beneficiary may direct, a public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Trustee may postpone the sale of all or any portion of said property by public oral announcement at the time and place of sale, and from time to time thereafter may postpone such sale by public oral announcement at the time fixed by the preceding postponement. Trustee shall apply the proceeds of sale to payment of all sums expended under the terms hereof, not then repaid; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto.

Trustor also agrees that in the event of any default in any terms and conditions of any prior trust deed affecting the aforesaid real estate or in the event of any default in any of the terms and conditions of any other trust deed, the lien of which may be or become prior and paramount to the lien of this instrument, then in every such event the Beneficiary may, at its option, declare the indebtedness secured by this instrument due for all purposes, and foreclosure may be had hereunder as in the case of any other default hereunder, or if Beneficiary chooses, Beneficiary may pay such sum or sums as shall be necessary so that the terms and conditions of any trust deed, the lien of which is then prior and paramount to the lien of this instrument may be complied with, which such sums or sum when so paid shall be secured by the lien of this instrument and shall bear interest from the date of such payment or payments at the highest lawful contract rate per annum.

Beneficiary may, without the concurrence of Trustor and/or Trustee, at any time and for any reason, by instrument in writing substitute a successor to any Trustee named herein or acting hereunder, which instrument, when property acknowledged and recorded in the office of County Clerk of the County where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee, who shall succeed to all its title, estate, rights, powers and duties.

This Deed inures to the benefit of, and binds all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

THE UNDERSIGNED TRUSTOR REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO HIM AT HIS ADDRESS HEREINBEFORE SET FORTH.

Signature of Trustor

Greg Roxly

Greg Roxly

NVA352 (1-18-04) Real Estate Trust Deed



BK- 0706 PG- 3854 07/12/2006 This Deed inures to the benefit of, and binds all parties hereto, their heirs, legatees, administrators, executors, successors and assigns.

THE UNDERSIGNED TRUSTOR REQUESTS THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO HIM AT HIS ADDRESS HEREINBEFORE SET FORTH.

	Signature of	f Trustor		\ \
H Par				\ \
Greg Rordy	9			
STATE OF NEVADA \	On I	0/1 1.1	, <u>a</u> (	before me, the
COUNTY OF DOUGLE	State, c	gned, a Notary ersonally appea	red Columna 1	for said County and
•	known 1	o me to be the p	erson The	
Stephenstittot.		name <u> </u>		ubscribed in the within me that he/she/they
	- APT	ed the same.	10.00	L 1
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arti.	Notary Public	- State of Nevada		
	No. 07.7091-5 -	rded in Douglas County Expires April 26, 2009		
	REQUEST FOR FL	JLL RECONVEY	ANCE	
Town / /	To be used only wi	76.	76.	
		/ /		
То	, Trustee:	Date	ed	
The undersigned is the	legal owner and holder	of all indebtedn	ess secured by	this Deed of Trust. All
sums secured by said Dea sums owing to you under	d of Trust have been pother terms of said Dec	aid, and you are ed of Trust, to d	requested, on ancel all evide	payment to you of any nces of indebtedness.
secured by said Deed of T	rust, the estate now hel	d by you under t	he same.	·
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Wall Reconveya	noe to.			
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Do not lose or destroy thi	s Deed of Trust OR TH	E NOTE/LOAN /	AGREEMENT V	which it secures. Both
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NVA353 (1-18-04) Real Estate Trust Deed

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## Exhibit "A"

All that real property situate in the County of Douglas, State of Nevada, described as follows:

Lot 134, as shown on the map of TOPAZ RANCH ESTATES UNIT NO. 3, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on March 31, 1969, in Book 1 of Maps, Page 221, as Document No. 44091.

Also known as: 3715 Sandstone Drive Wellington, NV 95023

APN: 1022-09-001-034



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