

The undersigned hereby affirms that there is no Social Security number contained in this document.

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 16.00
BK-1108 PG- 0367 RPT: 0.00

PARCEL # 1419-12-610-012

After recording please return to: **DEED OF TRUST**



RNDC

Housing Administrator
1320 East Aultman
Ely, NV 89301

This DEED OF TRUST, made this 1st of Oct. 2008, by and between *Lois Jean Kohler*, an unmarried woman, hereinafter named TRUSTOR, and STEWART TITLE, hereinafter named TRUSTEE and the WESTERN NEVADA HOME CONSORTIUM hereinafter named BENEFICIARY.

WITNESETH, which TRUSTOR IRREVOCABLY grants, transfers, and assigns to TRUSTEE in trust with power of sale that property located in the County of Douglas Nevada, legally described as follows:

Lot 41, as shown on the map of VALLEY VIEW SUBDIVISION NO. 2, filed in the office of the County Recorder of Douglas County, Nevada, on April 6, 1964 in Book 23, Page 187, as File No. 24786

And more commonly known as **3527 Arcadia Dr., Carson City, NV. Douglas County of NEVADA.**

TOGETHER WITH all appurtenances in which TRUSTOR has any interest including water rights benefiting said real property, represented by shares of a company or otherwise; and

TOGETHER WITH the rents, issues and profits thereof, reserving the right to collect and use the same, except during some default hereunder, in which event the TRUSTEE shall collect the same by any lawful means in the name of the BENEFICIARY,

TO HAVE AND TO HOLD the same to TRUSTEE and its successors, on the trusts to be expressed, a security for the payment of the sum of *Forty-One thousand Sixty-nine dollars and 65/100 (\$41,069.65)*, arising from the certain rehabilitation contracts.

Executed between the TRUSTOR and *Ruiter Construction, Charles W. Ruiter III*, dated the 5/9/2008.

This trust is intended to and does secure such additional amounts as may be hereafter loaned by the BENEFICIARY or its successors or assigns to TRUSTOR, and any present or future demands of any kind or nature that BENEFICIARY or its successor may have against TRUSTOR, whether created directly or acquired by assignment; whether absolute or contingent, due or not, or otherwise secured or not; or whether existing at the time of the execution of this instrument or arising thereafter.

It is expressly intended that repayment under this trust arises only upon the advent of the sale of the property and is thus conditioned upon the fact that the property does not continue to be the principal residence of the TRUSTOR; that by execution of this Deed of Trust all applicable rules and regulations governing the recapture of assistance to homebuyers, as more fully set forth in the "HOME Investment Partnerships Program, Final Rule, 24 Code of Federal Regulations (CFR) effective September 16, 1996, and as further modified or clarified, with all applicable subparts of said rules and regulation, are here made a part of this Trust; that the TRUSTOR's right, title, and interest are governed by all such applicable rules and regulations as pertaining to the use, sale, resale and rent of the property to the extent that the application of any such rules and regulations are not otherwise inconsistent with this Trust.

Lois Jean Kohler hereby covenants and agrees to pay all reconveyance fees charged by the TRUSTEE at the time of full payment of the indebtedness secured by this Trust.

BENEFICIARY may, without notice to or consent of TRUSTOR, extend the time payment of any indebtedness secured hereby to any successor in interest of TRUSTOR without discharging TRUSTOR from liability thereon.

IN THE EVENT OF DEFAULT under the terms of this Trust, any notice of default or any notice of sale hereunder shall be provided to the TRUSTOR and TRUSTEE, by first class mail, return receipt requested, at the following addresses:

RURAL NEVADA DEVELOPMENT CORPORATION
1320 E. AULTMAN STREET
ELY, NV 89301
and
Lois Jean Kohler
3527 Arcadia Dr.
Carson City, NV 89705



Lois Jean Kohler

Lois Jean Kohler

10-01-08

DATE

STATE OF NEVADA

COUNTY OF Carson City

On this 1st day of October, 2008 **Lois Jean Kohler**
personally appeared before me, a Notary Public, and executed this Deed of Trust.

Connie J. Etchison
NOTARY PUBLIC

