

DOC # 768667
08/13/2010 01:15PM Deputy: DW
OFFICIAL RECORD
Requested By:
TITLE COURT SERVICES
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 14 Fee: 27.00
BK-810 PG-3220 RPTT: 0.00



A.P.N.:

Deed of Trust - continued

A.P.N.:
1418-10-702-
004
File No:
416290
When Recorded Return To:
Larry A. Gunderson
TNSS, LLC
1850 Mt. Diablo Blvd. #440
Walnut Creek, CA 94596

A.P.N.: 1418-10-702-004

DEED OF TRUST WITH ASSIGNMENTS OF RENTS

THIS DEED OF TRUST, made to be effective the 28th day of August, 2008, between D. J. Whittemore and Alicia Whittemore, husband and wife as joint tenants, as to an undivided fifteen percent (15%) interest; Andrea Whittemore, as to an undivided fifteen percent (15%) interest; Scott Whittemore and Kristin Whittemore, husband and wife as joint tenants, as to an undivided fifteen percent (15%) interest; Todd Okeson and Natalie Okeson, husband and wife as joint tenants, as to an undivided fifteen percent (15%) interest, Chase Whittemore as an undivided fifteen percent (15%) interest; Harvey Whittemore and Annette Whittemore, husband and wife, as Joint Tenants with right of survivorship, as to an undivided twenty five percent (25%) interest, **TRUSTOR**, whose address is 6600 N. Wingfield Parkway, Sparks, NV 89436, , **First American Title Insurance Company** , **TRUSTEE**, and **TNSS, LLC., BENEFICIARY**, whose address is 1850 Mt. Diablo Blvd., Suite 440, Walnut Creek, CA 94596.

WITNESSETH: That Trustor grants to Trustee in trust, with power of sale, that property in the **County of Douglas, State of Nevada**, described as:

For legal description, see Exhibit "A" attached hereto and made a part hereof

Together with the rents, issues and profits, thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, and profits.

For the purposes of securing (1) payment of the sum of **Eighteen million three hundred eighty-one thousand nine hundred forth-one and 27/100ths dollars (\$18,381,941.07)** with interest thereon according to the terms of the promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewal thereof;



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Deed of Trust - continued

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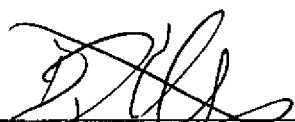
and (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; (3) payment of additional sums and interest thereon which may hereafter be loaned to Trustor, or to his successors or assigns, when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

To protect the Security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the Office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:

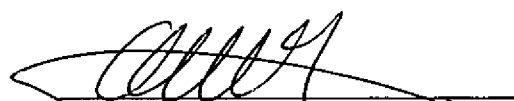
| <u>County</u> | <u>Book</u> | <u>Page</u> | <u>Doc. No.</u> | | <u>County</u> | <u>Book</u> | <u>Page</u> | <u>Doc. No.</u> |
|---------------|---------------|-------------|-----------------|--|---------------|------------------|-------------|-----------------|
| Churchill | 39 Mortgages | 363 | 115384 | | Lincoln | | | 45902 |
| Clark | 850 Off. Rec. | | 682747 | | Lyon | 37 Off. Rec. | 341 | 100661 |
| Douglas | 57 Off. Rec. | 115 | 40050 | | Mineral | 11 Off. Rec. | 129 | 89073 |
| Elko | 92 Off. Rec. | 652 | 35747 | | Nye | 105 Off. Rec. | 107 | 04823 |
| Esmeralda | 3-X Deeds | 195 | 35922 | | Ormsby | 72 Off. Rec. | 537 | 32867 |
| Eureka | 22 Off. Rec. | 138 | 45941 | | Pershing | 11 Off. Rec. | 249 | 66107 |
| Humboldt | 28 Off. Rec. | 124 | 131075 | | Storey | "S" Mortgages | 206 | 31506 |
| Lander | 24 Off. Rec. | 168 | 50782 | | Washoe | 300 Off. Rec. | 517 | 107192 |
| | | | | | White Pine | 295 R.E. Records | 258 | |

shall inure to and bind the parties hereto, with respect to the property above described. Said agreements, terms and provisions contained in said subdivision A and B, (identical in all counties, and printed below) are by the within reference thereto, incorporated herein and made a part of this Deed of Trust for all purposes as fully as if set forth at length herein, and Beneficiary may charge for a statement regarding the obligation secured hereby, provided the charge therefor does not exceed a reasonable amount.

The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address above set forth.



D. J. Whittemore



Alicia Whittemore



Andrea Whittemore



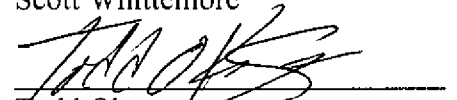
A.P.N.:

Deed of Trust - continued

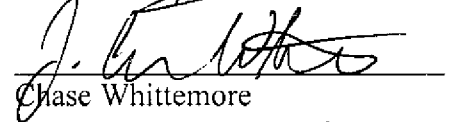
File No.:



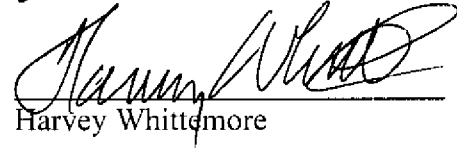
Scott Whittemore



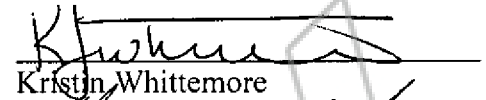
Todd Okeson



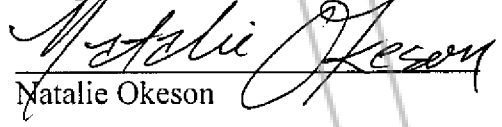
Chase Whittemore



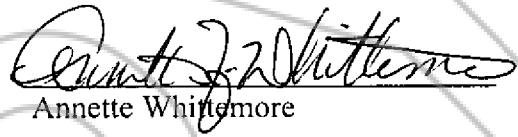
Harvey Whittemore



Kristin Whittemore



Natalie Okeson



Annette Whittemore

STATE OF

COUNTY OF

)
:ss.
)

This instrument was acknowledged before me on
by

Notary Public
(My commission expires:)

Loose Certificate
Attached



A.P.N.:

Deed of Trust - continued

File No.:

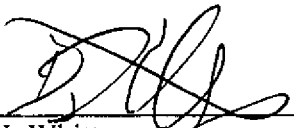
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To protect the Security of this Deed of Trust, and with respect to the property above described, Trustor expressly makes each and all of the agreements, and adopts and agrees to perform and be bound by each and all of the terms and provisions set forth in subdivision A, and it is mutually agreed that each and all of the terms and provisions set forth in subdivision B of the fictitious Deed of Trust recorded in the Office of each County Recorder in the State of Nevada on January 30, 1968, in the book and at the page thereof, or under the document or file number, noted below opposite the name of such county, namely:


| <u>County</u> | <u>Book</u> | <u>Page</u> | <u>Doc. No.</u> | | <u>County</u> | <u>Book</u> | <u>Page</u> | <u>Doc. No.</u> |
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| Esmeralda | 3-X Deeds | 195 | 35922 | | Ormsby | 72 Off. Rec. | 537 | 32867 |
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| Lander | 24 Off. Rec. | 168 | 50782 | | Washoe | 300 Off. Rec. | 517 | 107192 |
| | | | | | White Pine | 295 R.E. Records | 258 | |

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The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address above set forth.



D. J. Whittemore



Alicia Whittemore



Andrea Whittemore



STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Harvey Whittemore.

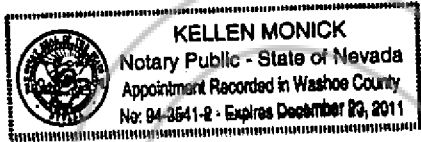


Kellen Monick

Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Annette Whittemore.



Kellen Monick

Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Chase Whittemore.



Kellen Monick

Notary Public



STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on _____, 2010, by Andrea Whittemore.



[Signature]
Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Natalie Okeson.



[Signature]
Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Todd Okeson.



[Signature]
Notary Public



STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by D.J. Whittemore.



[Handwritten Signature]
Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Alicia Whittemore.



[Handwritten Signature]
Notary Public

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Scott Whittemore.



[Handwritten Signature]
Notary Public



STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

This instrument was acknowledged before me on July 12, 2010, by Kristin Whittemore.



[Handwritten Signature]
Notary Public

This is attached to a Deed of Trust with Assignments of Rents, in regards to APN 1418-10-702-004, dated July 12, 2010.





A.P.N.:

Deed of Trust - continued

File No.:

DO NOT RECORD

A. TO PROTECT THE SECURITY OF THIS DEED OF TRUST, TRUSTOR AGREES:

1. To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished thereof; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.
2. Trustor covenants to keep all buildings that may now or at any time be on said property during the continuance of this trust in good repair and insured against loss by fire, with extended coverage endorsement, in a company or companies authorized to issue such insurance in the State of Nevada and as may be approved by Beneficiary, for such sum or sums as shall equal the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust and shall be payable to Beneficiary to the amount of the unsatisfied obligation to Beneficiary hereby secured, and to deliver the policy to Beneficiary, and in default thereof, Beneficiary may procure such insurance and/or make such repairs, and expend for either of such purposes such sum or sums as Beneficiary shall deem proper.
3. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
4. To pay at least ten days before delinquency, taxes and assessments affecting said property, including assessments on appurtenant water stock, water rights and grazing privileges; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior thereto, and all costs, fees and expenses of this trust. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor, and without releasing Trustor from any obligation hereof, may; make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof; Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior to superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.



A.P.N.:

Deed of Trust - continued

File No.:

5. To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at ten percent per annum.
6. At Beneficiary's option, Trustor will pay a "late charge" not exceeding four percent (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover extra expenses involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

B. *IT IS MUTUALLY AGREED:*

1. That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
2. That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due or all other sums so secured or to declare default for failure so to pay.
3. That at any time or from time to time, without liability therefor and without notice, upon written request of Beneficiary and representation of this deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby. Trustee may: reconvey any part of said property; consent to the making of any map of plat thereof; join in granting any agreement subordinating the lien or charge hereof.
4. That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this deed and said note to Trustee for cancellation and retention or other disposition as Trustee in its sole discretion may choose, and upon payment of its fees, Trustee shall reconvey, without warranty, property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto".
5. That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these trusts, to collect the rents, issues and profits of said property, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of such rents, issues and profits, including those past due and unpaid and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
6. That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured



A.P.N.:

Deed of Trust - continued

File No.:

hereby immediately due and payable by delivery to Trustee of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be recorded. Beneficiary also shall deposit with Trustee this Deed of Trust said note and all documents evidencing expenditures secured hereby. After the lapse of such time as may be required by law following the recordation of said notice of default, and notice of default, and notice of sale having been given as then required by law for the sale of real property under writ of execution, Trustee, without demand on Trustor, shall sell said property or any part thereof at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. In the event that any indebtedness secured hereby shall not have been fully satisfied by said sale, Trustee may give notice of sale of any property not previously noticed for sale in the manner set forth above and sell the same in the manner set forth above. Trustee shall deliver to any purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale. After deducting all costs, fees and expenses of Trustee, including a reasonable fee for the attorney of Trustee, and of this trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of; all sums expended under the terms hereof, not then repaid, with accrued interest at ten percent per annum; all other sums then secured hereby; and the remainder, if any to the person or persons legally entitled thereto.

7. That Beneficiary, or his assignee, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed and acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where, or document or file number under which, this Deed of Trust is recorded, and the name and address of the new Trustee. If notice of default shall have been recorded, this power of substitution cannot be exercised until after the costs, fees and expenses of the then acting Trustee shall have been paid to such Trustee, who shall endorse receipt thereof upon such instrument of substitution, The procedure herein provided for substitution of Trustee shall be exclusive of all other provisions for substitution, statutory or otherwise.
8. The following covenants: Nos. 1, 3, 4 (interest 10%) 5, 6, 8 and 9 of Nevada Revised Statutes 107.030, when not inconsistent with other covenants and provisions herein contained, are hereby adopted and made a part of this Deed of Trust.
9. The rights and remedies hereby granted shall not exclude any other rights or remedies granted by law, and all rights and remedies granted hereunder or permitted by law shall be concurrent and cumulative. A violation of any of the covenants herein expressly set forth shall have the same effect as the violation of any covenant herein adopted by reference.
10. It is expressly agreed that the trust created hereby is irrevocable by Trustor.



A.P.N.:

Deed of Trust - continued

File No.:

- 11. That is Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed of Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.
- 12. That Trustee accepts this trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, beneficiary or Trustee shall be a party unless brought by Trustee.
- 13. Trustor agrees to pay any deficiency arising from any cause after application of the proceeds of the sale held in accordance with the provision of the covenants hereinabove adopted by reference. The undersigned Trustor requests that a copy of any notice of default and any notice of sale hereunder be mailed to him at his address hereinbefore set forth.

**REQUEST FOR FULL RECONVEYANCE
TO TRUSTEE**

DO NOT RECORD

The undersigned is the legal owner and holder of the note and of all indebtedness secured by the foregoing Deed of Trust. Said note, together with all other indebtedness secured by Deed of Trust, have been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designed by the terms of said Deed of Trust, all the estate now held by you under the same.

Date: _____

Please mail Deed of Trust, _____
Note and Reconveyance to: _____

Do Not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.



A.P.N.:

Deed of Trust - continued

File No.:

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NOTARY INFORMATION

NOTARY PUBLIC: PLEASE PROVIDE US WITH THE FOLLOWING INFORMATION:

Your Name: (NOTARY) Kellen Monick

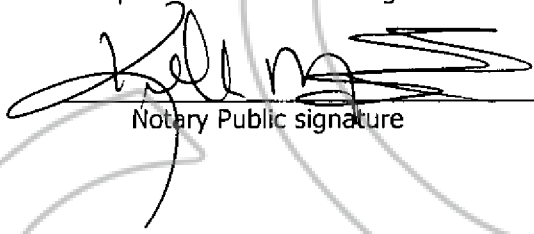
Address: 6600 N. Wingfield Pkwy

Daytime Phone Number: 775 321 5926

State: Nevada

County: Washoe

In the event **First American Title Insurance Company, a(n) California** Corporation comes across a problem with the Notary section I, Kellen Monick (notary public) authorizes **First American Title Insurance Company, a(n) California** Corporation to make changes to the notary section only.



Notary Public signature

Reproduced by First American Title Insurance 1/2001



A.P.N.:

Deed of Trust - continued

File No.:

EXHIBIT A LEGAL DESCRIPTION

PARCEL ONE:

ALL THAT CERTAIN PARCEL OF LAND LOCATED IN THE SOUTHEAST ONE QUARTER (1/4) OF SECTION 10, TOWNSHIP 14 NORTH, RANGE 18 EAST, MOUNT DIABLO BASE AND MERIDIAN IN THE COUNTY OF DOUGLAS, STATE OF NEVADA; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWESTERLY CORNER OF PARCEL "C" AS SHOWN AND SO DESIGNATED ON THE PARCEL MAP FOR GLENBROOK PROPERTIES, FILED IN THE OFFICIAL DOUGLAS COUNTY RECORDS ON THE 25TH OF JUNE, 1980, AS DOCUMENT NO. 45690; THENCE NORTH 88°46'10" EAST 57.00 FEET; THENCE SOUTH 01°10'50" EAST 40.17 FEET; THENCE SOUTH 88°49'10" WEST 57.00 FEET; THENCE NORTH 01°10'50" WEST 40.17 FEET; TO THE POINT OF BEGINNING.

SAID PARCEL BEING FURTHER DESIGNATED AS ADJUSTED PARCEL "D", AS SHOWN ON RECORD OF SURVEY FILED IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA ON JUNE 2, 1983 AS FILE NO. 81145.

THE ABOVE METES AND BOUNDS DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED APRIL 15, 1988 IN BOOK 488, PAGE 1622 AS DOCUMENT NO. 176215.

PARCEL TWO:

THE EXCLUSIVE RIGHT TO USE THOSE PARCELS DESIGNATED PD AS A PRIVATE PATIO, DD AS A PRIVATE DECK EXTENSION AND GD AS A PRIVATE GARAGE, AS SAID PARCELS ARE SET FORTH IN THE GRANT OF EASEMENT RECORDED APRIL 15, 1988 IN BOOK 488, PAGE 1624, DOCUMENT NO. 176216.