

OFFICIAL RECORD

Requested By:

RURAL NEVADA DEVELOPMENT
CORP

Douglas County - NV
Karen Ellison - Recorder

Page: 1 of 3 Fee: 16.00
BK-0711 PG- 1633 RPTT: 0.00



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

PARCEL # 1220-16-101-002

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

RNDC

✓ Housing Administrator
1320 East Aultman
Ely, NV 89301

This DEED OF TRUST, made this 16th of August 2010, by and between
TAWNIA RAMOS, 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:

All that certain portion of the Northeast ¼ of the Northwest ¼ of Section 16,
Township 12 North, Range 20 East, M.D.B. & M., particularly described as
follows:

Parcel 2, as shown on the parcel map filed in the Office of the County Recorder of
Douglas County, Nevada, on September 28, 1983, as Document No. 87664,
Official Records.

And more commonly known as **991 TILLMAN LANE, GARDNERVILLE,
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 *Twenty-five thousand four hundred
seventy-nine dollars and 90/100 (\$25,479.90)*, arising from the certain rehabilitation
contracts executed between the TRUSTOR and *Ruiter Construction, Charles W. Ruiter
III*, dated the 16th of August 2010.

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.

TAWNYA RAMOS 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
TAWNYA RAMOS
992 TILLMAN LANE
GARDNERVILLE, NV 89460


Tawnya Ramos
TAWNYA RAMOS

8/16/10
DATE

STATE OF NEVADA
COUNTY OF DOUGLAS

On this 16th day of August, 2010 TAWNYA RAMOS personally appeared before me, a Notary Public, and executed this Deed of Trust.

David Terry
NOTARY PUBLIC

 **DAVID W. TERRY**
Notary Public - State of Nevada
Appointment Recorded in Douglas County
No: 99-19317-5 - Expires February 11, 2011