

OFFICIAL RECORD

Requested By:

RURAL NEVADA DEVELOPMENT
CORP

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 3 Fee: 16.00
BK-0711 PG- 1651 RPTT: 0.00

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

PARCEL # 1220-22-210-075

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

RNDC

✓ Housing Administrator
1320 East Aultman
Ely, NV 89301



This DEED OF TRUST, made this 30th day of October 2010 by and between
WENDY ADKISSON, an unmarried woman, hereinafter named TRUSTOR, and STEWART
TITLE, hereinafter named TRUSTEE and the NEVADA HOUSING DIVISION hereinafter
named BENEFICIARY.

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

Lot 684 as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 6 filed in the
office of the County Recorder of Douglas County, State of Nevada on May 29, 1973 as
Document No. 66512.

And more commonly known as 1452 ANGORA DRIVE, 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-one thousand eight hundred
eighty-six dollars and 64/100 (\$21,886.64)** arising from that certain rehabilitation contract
executed between the TRUSTOR and **Ruiter Construction, Charles W. Ruiter III** dated
December 17, 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.

WENDY ADKISSON 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 EAST AULTMAN
ELY, NV 89301
And
WENDY ADKISSON
1452 ANGORA DRIVE
GARDNERVILLE, NV 89460

Wendy Adkisson
WENDY ADKISSON

10/30/10
DATE

STATE OF NEVADA
COUNTY OF Carson City

On this 30th day of November, 2010 WENDY ADKISSON personally appeared before me, a Notary Public, and executed this Deed of Trust.



Tamara Ann Burke
NOTARY PUBLIC