APN: 1319-30-628-021

When Recorded, Mail To:

Linda S. Bellotti
P.O. Box 11241
Zephyr Cove, NV. 89448

DOC # 0797294
02/14/2012 09:21 AM Deputy: GB
OFFICIAL RECORD
Requested By:
TSI TITLE & ESCROW

Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 3 Fee: BK-0212 PG-2529 RPTT:

16.00



SHORT-FORM DEED OF TRUST WITH ASSIGNMENTS OF RENT

[Due On Sale/Encumbrance Clause]

THIS DEED OF TRUST, made this 12th day of January, 2012, between ROBERT D. HARDESTY, AN UNMARRIED MAN (herein called "TRUSTOR"), TSI TITLE AND ESCROW, INC. (herein called "TRUSTEE"), and LINDA S. BELLOTTI, AN UNMARRIED WOMAN "BENEFICIARY").

WITNESSETH:

TRUSTOR IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS to TRUSTEE IN TRUST, WITH POWER OF SALE, that certain real property and improvements located in Douglas County, Nevada, described as:

PARCEL 1:

UNIT 12, OF THE AMENDED MAP OF SNOWDOWN, BEING ALL OF LOT 57 LOCATED IN TAHOE VILLAGE UNIT NO. 1, DOUGLAS COUNTY, NEVADA, RECORDED OCTOBER 29, 1974 AS DOCUMENT NO. 76174.

PARCEL 2:

AN UNDIVIDED 1/26TH INTEREST IN ALL OF THE "COMMON AREA" AS SHOWN ON THE AMENDED MAP OF SNOWDOWN, BEING ALL OF LOT 57 LOCATED IN TAHOE VILLAGE UNIT NO. 1, DOUGLAS COUNTY, NEVADA, RECORDED OCTOBER 29, 1974 AS DOCUMENT NO. 76174.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

TOGETHER WITH the rents, issues and profits thereof, reserving the right to collect and use the same except during continuance of some default hereunder without cure at which time the BENEFICIARY is authorized to collect and enforce the same by any lawful means in the name of any party hereunto.

For the Purpose of Securing: (1) Performance of each agreement of TRUSTOR incorporated by reference or contained therein: (2) Payment of the indebtedness evidenced by one Promissory Note of even date herewith, and any extension or renewal thereof, in the principal sum of \$50,000.00, executed by TRUSTOR in favor of BENEFICIARY or order; and, (3) Payment of such additional sums as may hereafter be advanced for the account of TRUSTOR or Assigns by BENEFICIARY with interest thereon.

To protect the Security of this Deed of Trust, TRUSTOR Agrees: By execution and delivery of this Deed of Trust and the Note of even date herewith secured hereby, that provisions (1) to (16) inclusive of the Deed of Trust recorded in the Official Records in the Office of the County Recorder of Douglas County, Nevada at Book 22, at Page 415 as Document No. 24495 which provisions hereby are adopted and incorporated herein and made a part herein as full as though set forth herein at length; that Trustor will observe and perform said provisions. The parties agree that with respect to Provision 16, the amount of fire insurance required by Covenant 2 shall be replacement costs; interest under Covenant 4 shall be 4.5% and, with respect to attorneys' fees provided for by Covenant 7, the amount shall be reasonable attorneys' fees.

IF THE BORROWER SHALL SELL, ENTER INTO A CONTRACT OF SALE, OR TRANSFER ALL OR ANY PART OF THE PROPERTY OR AN INTEREST THEREIN, EXCLUDING A TRANSFER BY DEVISE, DESCENT, OR BY OPERATION OF LAW UPON THE DEATH OF A JOINT TENANT, THE BENEFICIARY MAY, AT ITS OPTION, DECLARE THE NOTE AND ANY OTHER OBLIGATIONS SECURED BY THIS DEED OF TRUST, TOGETHER WITH ACCRUED INTEREST THEREON, IMMEDIATELY DUE AND PAYABLE, IN FULL. NO WAIVER OF THE BENEFICIARY'S RIGHT TO ACCELERATE SHALL BE EFFECTIVE UNLESS IT IS IN WRITING.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to them at their address hereinbelow set forth.

ROBERT D. HARDEST

ACKNOWLEDGEMENT

STATE OF NEVADA)
COUNTY OF DOUGLAS) ss.
On the day of day of , 2012, personally appeared before me, <u>Q.L. M.E</u> a Notary Public, in and for said County and State, ROBERT D. HARDESTY, known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same, freely and voluntarily and for the uses and purposes therein mentioned.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official
seal in the County and State above-named, the day and year in this certificate first above written.
R. L. McEWING Notary Public - State of Nevada Appointment Recorded in Douglas County No: 93-5224-5 - Expires April 26, 2013
10: 83-3224-5 - Етино Ани воз вете