

DOC # 831357
09/27/2013 12:26PM Deputy: SD
OFFICIAL RECORD
Requested By:

Assessor's Parcel Number
1319-18-212-011

Recording Requested By:

Nevada Affordable Housing Assistance Corp
10635 Double R Blvd
Suite 100
Reno, NV 89521

NAHAC Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: \$16.00
BK-913 PG-6779 RPTT: 0.00



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SUBORDINATE DEED OF TRUST

Edward Jurzenski

Constance L. Jurzenski

("Borrower") of Stateline, Nevada, for the sum of \$ 9,000.00 and Other valuable consideration paid, grants, with Deed of Trust covenants, to the **NEVADA AFFORDABLE HOUSING ASSISTANCE CORPORATION** ("Lender"), the mailing address which is 10635 Double R Blvd, Suite 100, Reno, NV 89521, the following real property (the "Property"):

Lot 10 as shown on the Map of the Kingsbury Acres Unit No. 3 file in the Office of the Recorder of Douglas County, State of Nevada on April 5, 1965 in Book 1 of Maps as Document No. 27587.

Parcel No.: 1319-18-212-011
PROPERTY ADDRESS: 218 Sunflower Circle
Stateline NV 89449

This Subordinate Deed of Trust is given to secure payment of the above amount, and is subject to the terms and conditions of a certain Promissory Note (Note"), of even date herewith, given to the Borrower.



Months resided in Residence after the Effective Date	Collectable amount as percent of loan
Less than 12 months	100%
12 months and a day to 24 months	80%
24 months and a day to 36 months	60%
36 months and a day to 48 months	40%
48 months and a day to 60 months	20%
60 months and a day	0%

Borrower hereby agrees as follows:

- A. To own the Property as Borrower's principal residence during the term of the Note.
- B. To not refinance the first mortgage loan if such a refinance would decrease Borrower's equity in the Property or provide cash back to Borrower for five (5) years from date of this Subordinate Deed of Trust.
- C. Borrower agrees to not sell, transfer, dispose of, encumber or alter the intended use of all or any part of the fee simple interest in the Property or any interest therein (including a beneficial interest).
- D. To secure to Lender: (a) the repayment of the indebtedness evidenced by the Note, together with interest thereon, and all renewals, extensions and modifications thereof; (c) the performance of all covenants, agreements and obligations of Borrower under the Note.
- E. The loan will only be repayable if the borrower sells the property before the 60 month time period expires and there is sufficient equity to pay the loan.

Notwithstanding anything contained in this Subordinate Deed of Trust to the contrary, this Subordinate Deed of Trust and the obligations contained herein shall automatically terminate on the fifth anniversary of this Subordinate Deed of Trust or the first day of the 61st month, whichever comes first; provided, however there does not exist, at such time, any uncured event of default under either this Deed of Trust.

Borrower's failure to comply with the covenants contained herein or with any terms or conditions of the Note, shall constitute a default under this Subordinate Deed of Trust Upon such default, Lender may send a written notice to Borrower stating the default, request immediate payment of the Note, in accordance with the chart set forth above, all reimbursable costs and expenses, including attorneys' fees, and Lender shall have all legal and equitable remedies available under law, including the right to foreclose this Subordinate Deed of Trust.



This Subordinate Deed of Trust shall be governed by the laws of the State of Nevada.

Witness the execution hereof this 19 day of OCT., 2011.

Signed and acknowledged
in the presence of:

E.F. Jurzenski
Borrower

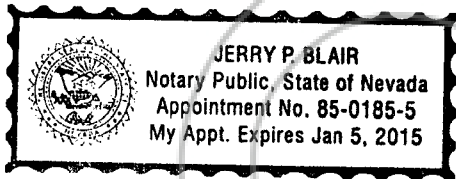
Constance Jurzenski
Co-Borrower

Edward F Jurzenski
Printed Name

Constance L Jurzenski
Printed Name

STATE OF NEVADA
COUNTY OF DOUGLAS SS:

BE IT REMEMBERED, that on this 19TH day of OCTOBER, 2011, before me, the subscriber, a Notary Public in and for said County and State, personally came, EDWARD F JURZENSKI / CONSTANCE L JURZENSKI, Borrower, (married or single) in the foregoing Subordinate Deed of Trust, and acknowledged the signing thereof to be their voluntary act and deed.



Jerry P Blair
Notary Public