

Assessor's Parcel Number: 1220.08.812.053

Recording Requested By:

Name: Olga Romano

Address: 1008 Hidden Brook

City/State/Zip Minden, NV 89423

Real Property Transfer Tax:

\$ _____

DOUGLAS COUNTY, NV

2015-859514

Rec:\$18.00

\$18.00 Pgs=5

03/31/2015 04:02 PM

FIRST AMERICAN TITLE MINDEN

KAREN ELLISON, RECORDER

Estoppel and Indemnity

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

A. P. No. 1220-08-812-053

Escrow No. 143-2481174

ESTOPPEL AND INDEMNITY

THIS ESTOPPEL AND INDEMNITY is made by OLGA M. ROMANO, a widow, and GARY R. RYAN and NANCY RYAN, husband and wife ("Borrower"), for the benefit of COKER-EWING-NEV, LLC, a Nevada limited liability company ("Lender"), as follows:

WHEREAS:

A. OLGA M. ROMANO, a widow, and GARY R. RYAN and NANCY RYAN, husband and wife, own that certain real property commonly known as 1079 Rocky Terrace Drive, Gardnerville, Nevada, and is situate in the County of Douglas, State of Nevada (the "Real Property"), and is more particularly described as follows:

Lot 85, in Block E, as set forth on Final Subdivision Map, Planned Unit Development, PD 03-011, for ROCKY TERRACE filed in the office of the County Recorder of Douglas County, State of Nevada, on November 30, 2005, in Book 1105, Page 12654, Document No. 661875.

B. On or about January 5, 2007, JOHN V. ROMANO and OLGA M. ROMANO, husband and wife, and GARY R. RYAN and NANCY RYAN, husband and wife, borrowed from Lender \$134,925.00, as evidenced by that certain Promissory Note dated January 5, 2007, executed by JOHN V. ROMANO and OLGA M. ROMANO, husband and wife, and GARY R. RYAN and NANCY RYAN, husband and wife, in favor of Lender ("Note"), which Note is secured by the Real Property as evidenced by that certain Deed of Trust

recorded on January 22, 2007, in Book 107, Page 5763, as Document No. 693104, in the Official Records of Douglas County, Nevada ("Deed of Trust");

C. OLGA M. ROMANO, a widow, is the successor in interest to JOHN V. ROMANO, as evidenced by that certain Affidavit of Surviving Joint Tenant recorded concurrently or substantially concurrently herewith; and

D. Borrower is in default under the terms of the Note;

E. Borrower has requested Lender to accept title to the Real Property in full satisfaction of all obligations pursuant to the Note and Deed of Trust;

NOW THEREFORE, as an inducement for the Lender to accept title to the Real Property in full satisfaction of all obligations under the Note and Deed of Trust, with the intention of having the Lender rely thereon, and for other good and valuable consideration, the receipt of which is hereby acknowledged, Borrower hereby represents and warrants the following:

1. Borrower owns the Real Property free and clear of all liens and encumbrances excepting only the Deed of Trust and real property taxes paid current, easements and Covenants, Conditions and Restrictions that were of record when Borrower purchased the Real Property.

2. Borrower is not aware of any circumstances which would lead to, nor; has received any notices; or has been served with any complaint regarding the condition of the Real Property or any liability related to the Real Property.

3. Borrower has not filed any voluntary and has not been named in any involuntarily estates or actions under the bankruptcy or insolvency laws of the United States or any state thereof which are pending.

4. Borrower has not contacted or contracted any contractor or other person or entity to complete any work on the Real Property, or supply materials to the Real Property which has not been paid in full. Borrower hereby indemnifies and holds Lender harmless from any mechanic liens or other liens which may be filed against the Real Property under a claim incurred during the ownership of the Real Property by Borrower.


5. To the best of Borrower's knowledge and belief, the Real Property is in good condition with no major repairs of any nature required to maintain and relet the Real Property.

6. Borrower hereby agrees to execute a Deed for the Real Property to Lender, selling the Real Property to Lender for fair and adequate consideration, such consideration, in addition to that above recited, being full satisfaction and forgiveness of all obligations secured by the Note and Deed of Trust. Borrower declares that this conveyance shall be freely and fairly made and that there are no agreements, oral or written, other than this Estoppel and Indemnity and the Deed between Borrower and Lender with respect to the Real Property being conveyed.

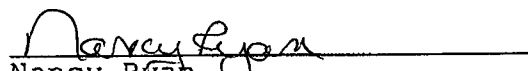
DATED 3/12, 2015.



Olga M. Romano



Gary R. Ryan

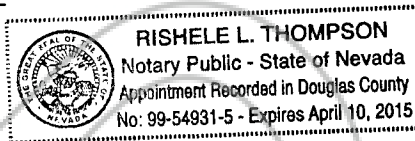


Nancy Ryan

STATE OF Nevada)
) ss
COUNTY OF Douglas)

This instrument was acknowledged before me on
3/12, 2015, by OLGA M. ROMANO.

Rishele L. Thompson
Notary Public



STATE OF Nevada)
) ss
COUNTY OF Douglas)

This instrument was acknowledged before me on
3/12, 2015, by GARY R. RYAN and NANCY RYAN.

Rishele L. Thompson
Notary Public

