

RECORDING REQUESTED BY:

WHEN RECORDED MAIL DEED
AND TAX STATEMENT TO:

THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT

c/o NOVAD Management Consulting, LLC
2401 NW 23RD Street, Suite 1A1
Oklahoma City, OK 73107

B1

APN: 1220 - 22 - 410 - 176

Case No. NV07000092-15-1

APN 1220-22-410-176

Title Order No. 96300007/T15-
000661NV

GRANT DEED IN LIEU OF FORECLOSURE

THE UNDERSIGNED GRANTOR(S) DECLARE(S):

- 1) The Grantee herein was the Beneficiary under the Deed of Trust dated December 30, 2004 and executed by the undersigned Grantor(s) in favor of the Grantee herein:
- 2) The amount of the unpaid debt together with costs was: \$ 226,152.92
- 3) The amount paid by the Grantee over and above the unpaid debt was: \$ 0.00
- 4) The documentary transfer tax is: \$ 0.00
- 5) Said property is in: () unincorporated area: (X) City of Gardnerville, County of Douglas, State of Nevada; and

OR VALUABLE CONSIDERATION, receipt and sufficiency of which is hereby acknowledged, **PHYLLIS J. LETKO, A WIDOW**, ("Grantor") hereby grants to **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT** ("Grantee"), the following described real property in the County of Douglas, State Nevada and more fully described as follows:

LOT 827, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS FILE NO. 72456, PARCEL NO. 1220-22-410-176.

Said property is commonly known as **1412 Sally Lane, Gardnerville, NV 89460**

SEE "ESTOPPEL AFFIDAVIT" ATTACHED HERETO AND MADE A PART HEREOF.

Date: 6-5-15

By: Phyllis J. Letko
By: PHYLLIS J. LETKO

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA

COUNTY OF SACRAMENTO

On JUNE 5, 2015 before me, MELVIN MARIO, a Notary Public, personally appeared

PHYLLIS J. LETKO who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Melvin Mario
Notary Public



ESTOPPEL AFFIDAVIT

THAT THE AFORESAID DEED IS INTENDED TO BE AND IS AN ABSOLUTE CONVEYANCE OF THE TITLE TO SAID PREMISES TO THE GRANTEE NAMED THEREIN AND WAS NOT AND IS NOT NOW INTENDED AS A MORTGAGE, TRUST CONVEYANCE OR SECURITY OF ANY KIND; THAT IT WAS THE INTENTION OF THE AFFIANT(S) AS GRANTOR(S) IN SAID DEED OF CONVEYANCE, AND BY SAID DEED THESE AFFIANT(S) DID CONVEY TO THE GRANTEE THEREIN ALL THEIR RIGHT, TITLE, AND INTEREST ABSOLUTELY IN AND TO SAID PREMISES; THAT POSSESSION OF SAID PREMISES HAS BEEN SURRENDERED TO THE GRANTEE OR THAT POSSESSION WILL BE SURRENDERED TO THE GRANTEE ON OR BEFORE 6-5-15;

THAT IN EXECUTION AND DELIVERY OF SAID DEED, AFFIANT(S) WAS/WERE NOT ACTING UNDER ANY MISAPPREHENSION AS TO THE EFFECT THEREOF, AND ACTED FREELY AND VOLUNTARILY AND WERE NOT ACTING UNDER COERCION OR DURESS;

THAT THE CONSIDERATION FOR SAID DEED WAS AND IS PAYMENT TO AFFIANT(S) THE SUM OF \$0.00, BY GRANTEE AND THE FULL CANCELLATION OF ALL DEBTS, OBLIGATIONS, COSTS AND CHARGES SECURED BY THAT CERTAIN DEED OF TRUST HERETOFORE EXISTING ON SAID PROPERTY EXECUTED BY **PHYLLIS J. LETKO, AN UNMARRIED WOMAN** AS TRUSTOR(S), TO **FIRST AMERICAN TITLE COMPANY OF NEVADA** AS TRUSTEE, FOR **SEATTLE MORTGAGE COMPANY** AS BENEFICIARY AND RECORDED ON **January 6, 2005** AS INSTRUMENT NO. **0633870** OF OFFICIAL RECORDS IN THE OFFICE OF THE RECORDER OF **Douglas** COUNTY, STATE OF **Nevada** AND THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST HAVING BEEN ASSIGNED TO **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, THE GRANTEE HEREIN AND THE RECONVEYANCE OF SAID PROPERTY UNDER SAID DEED OF TRUST;

THAT AT THE TIME OF MAKING SAID DEED AFFIANT(S) BELIEVED AND NOW BELIEVE(S) THAT THE AFORESAID CONSIDERATION THEREFORE REPRESENTS THE FAIR VALUE OF THE PROPERTY SO DEEDED;

THIS AFFIDAVIT IS MADE FOR THE PROTECTION AND BENEFIT OF THE GRANTEE IN SAID DEED, HIS SUCCESSORS AND ASSIGNS, AND ALL OTHER PARTIES HEREAFTER DEALING WITH OR WHO MAY ACQUIRE AN INTEREST IN THE PROPERTY HEREIN DESCRIBED, AND PARTICULARLY FOR THE BENEFIT OF ANY TITLE COMPANY WHICH WILL INSURE THE TITLE TO SAID PROPERTY IN RELIANCE THEREON AND ANY OTHER TITLE COMPANY WHICH MAY HEREAFTER INSURE THE TITLE TO SAID PROPERTY;

THAT AFFIANT(S), AND EACH OF THEM WILL TESTIFY, DECLARE, DEPOSE, OR CERTIFY BEFORE ANY COMPETENT TRIBUNAL, OFFICER OR PERSON IN ANY CASE NOW PENDING OR WHICH MAY HEREAFTER BE INSTITUTED, TO THE TRUTH OF THE PARTICULAR FACTS HEREINABOVE SET FORTH.

Date: 6-5-15

Phyllis J. Letko
By: PHYLLIS J. LETKO

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA

COUNTY OF SACRAMENTO

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Phyllis J. Letko who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Melvin Mario
Notary Public



**STATE OF NEVADA
DECLARATION OF VALUE FORM**

1. Assessor Parcel Number(s)

- a. 1220-22-410-176
- b.
- c.
- d.

2. Type of Property:

- a. Vacant Land
- b. Single Fam. Res.
- c. Condo/Twnhse
- d. 2-4 Plex
- e. Apt. Bldg
- f. Comm'l/Ind'l
- g. Agricultural
- h. Mobile Home
- Other

FOR RECORDER'S OPTIONAL USE ONLY

Book: _____ Page: _____
Date of Recording: _____
Notes: _____

- 3. a. Total Value/Sales Price of Property \$ 226,152.92
- b. Deed in Lieu of Foreclosure Only (value of property) 0.00
- c. Transfer Tax Value: \$ 0.00
- d. Real Property Transfer Tax Due \$ 0.00

4. **If Exemption Claimed:**

- a. Transfer Tax Exemption per NRS 375.090, Section 02
- b. Explain Reason for Exemption: Deed in Lieu of Foreclosure, Transfer to Government Entity – The Secretary of Housing and Urban Development.

5. Partial Interest: Percentage being transferred: 100%

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature Kelgmu, as authorized agent Capacity: Grantor

Signature Kelgmu, as authorized agent Capacity: Grantee

**SELLER (GRANTOR) INFORMATION
(REQUIRED)**

**BUYER (GRANTEE) INFORMATION
(REQUIRED)**

Print Name: PHYLLIS J. LETKO
Address: 4073 PAJORA WAY
City: RANCHO CORDOVA
State: CA Zip: 95742

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT
Print Name: c/o NOVAD Management Consulting, LLC
Address: 2401 NW 23RD Street, Suite 1A1
City: Oklahoma City
State: OK Zip: 73107

COMPANY/PERSON REQUESTING RECORDING (Required if not seller or buyer)

Print Name: Harmony Title Agency - PCT
Address: 3571 Red Rock Street
City: Las Vegas

Escrow # 96300007/T15-000661NV
State: NV Zip: 89103