

APN# 1318-10-416-062



00027676201508743960050051

KAREN ELLISON, RECORDER

Recording Requested by/Mail to:

Name: Robert P. Taylor

Address: Po Box 6660

City/State/Zip: Stateline, NV 89449

Mail Tax Statements to:

Name: Robert P. Taylor

Address: Po Box 6660

City/State/Zip: Stateline, NV 89449

Extension and Modification of Carryback Mortgage loan

Title of Document (required)

----- (Only use if applicable) -----

The undersigned hereby affirms that the document submitted for recording contains personal information as required by law: (check applicable)

Affidavit of Death – NRS 440.380(1)(A) & NRS 40.525(5)

Judgment – NRS 17.150(4)

Military Discharge – NRS 419.020(2)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

This document is being (re-)recorded to correct document # \_\_\_\_\_, and is correcting

\_\_\_\_\_  
\_\_\_\_\_

\$1.00 Additional Recording Fee for Use of This Page

**Subject: Extension and Modification of Carryback Mortgage Loan**

**1. Property:** Pine Cone Resort, 601 Hwy 50, Zephyr Cove, NV 89448

**2. Principles:**

Mortgagor = Pine Cone Resort, LLC & Robert P. Taylor (the latter as both Managing Member of PCR, LLC & as Personal Guarantee)

Co-Mortgagees: Evie Viera and Judy Cuthbertson

**3. Loan Balance On 1/1/16 That Is Effective New Terms Date:** \$1,436,881.21 (that is predicated on Mortgagor, Robert Taylor, performing on promise to pay his long-standing set \$10,791.67 on or before 1/1/16, which will lower the 12/1/15 Loan Balance from \$1,439,277.10 to \$1,436,881.21 with \$2,395.89 of this late Dec. 2015 payment credited to Principal Payment and \$8,395.78 credit to Interest Accrued in arrears Dec. 1-31, 2015 on the \$1,439,277.10 Loan Balance that was the current balance as of 12/1/15.

**4. Origination Date of Original Loan:** July 31, 2007 (i.e., PCR Property Purchase)

*Deed of Trust made 7/18/2007 Recorded 7/31/07 by Western Title Co. Douglas County,*

**5. New Interest Rate:** Four-point-seven-five-percent (4.75%) Fixed (vice 7% Interest Only), Fully-amortizing.

*Doc # 0706630  
Attached  
herewith*

**6. New Term:** replacing former balloon payment term that was Due 8/1/17, the New Loan Term is fifteen-years (15) that Starts January 1, 2016 with monthly payments Due by 1<sup>st</sup> of each month (with first payment Due starting Feb. 1, 2016 that shall include interest accrued in arrears for month of January 2016) for 180-payments to January 31, 2031.

**7. New Current Monthly Payment Including Principal and Interest:** Eleven-Thousand-One-Hundred-Seventy-Six-Dollars-&-Fifty-Two-Cents (\$11,176.52).

**8. Effective Date of this Modification:** December 15, 2015 (with new 4.75% Fixed Interest Rate and 15-year Term Effective January 1, 2016)

**9. All other terms of the existing mortgage remain in full effect including no prepayment penalty), other than above-noted new interest rate and new term.**

Agreed to this 15<sup>th</sup> Day of December, 2015

HEREBY SIGNED:

Evie Viera , Co-Mortgagee x

*Evie Viera* date 12-18-15

Judy Cuthbertson, Co-Mortgagee x

*Judy Cuthbertson* date 12-18-15

Robert Taylor, Mortgagor x

*Robert P. Taylor* Dec 22, 2015

Distribution: Signed Copy given to each signer 12/21/15, with original Notarized Copy Filed in Douglas County

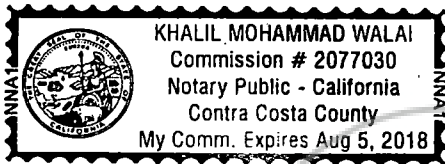
**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**  
**CIVIL CODE § 1189**

State of California

County of Contra Costa

On Dec 18<sup>th</sup>, 2015 before me, KHALIL MOHAMMAD WALAI  
Date Here Insert Name and Title of the Officer

personally appeared EVIE Viera, Judy Cuthbertson  
Name(s) of Signer(s)



Place Notary Seal Above

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.

Signature: [Handwritten Signature]  
Signature of Notary Public

**OPTIONAL**

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: Extension & Modification of Carryback mortgage loan. Document Date: Dec. 18<sup>th</sup>, 2015

Number of Pages: 1 Signer(s) Other Than Named Above: N/A

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: EVIE Marie Viera  
 Corporate Officer — Title(s): \_\_\_\_\_  
 Partner —  Limited  General  
 Individual  Attorney in Fact  
 Trustee  Guardian or Conservator  
 Other: \_\_\_\_\_

Signer's Name: Judy Cuthbertson  
 Corporate Officer — Title(s): \_\_\_\_\_  
 Partner —  Limited  General  
 Individual  Attorney in Fact  
 Trustee  Guardian or Conservator  
 Other: \_\_\_\_\_

Signer Is Representing: Self.

Signer Is Representing: Self.

# Acknowledgment by Individual

State of NEVADA County of DOUBLAS

On this 22<sup>nd</sup> day of December, 20 15, before me, DAGMARA JEDRZEJEWSKA  
Name of Notary Public

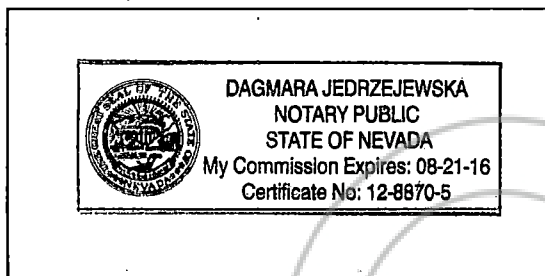
the undersigned Notary Public, personally appeared ROBERT P TAYLOR

Name of Signer(s)

- Proved to me on the oath of \_\_\_\_\_
- Personally known to me
- Proved to me on the basis of satisfactory evidence DLNV # [REDACTED] 0388 01/03/2023  
(Description of ID)

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed it.

WITNESS my hand and official seal.



Notary Seal

Dagmara Jedrzejska  
(Signature of Notary Public)

My commission expires 08-21-16

**Optional:** A thumbprint is only needed if state statutes require a thumbprint.

Right Thumbprint of Signer
Top of thumb here

## Description of Attached Document

Type or Title of Document

EXTENSION AND MODIFICATION OF CARRYBACK MORTGAGE LOANS

Document Date

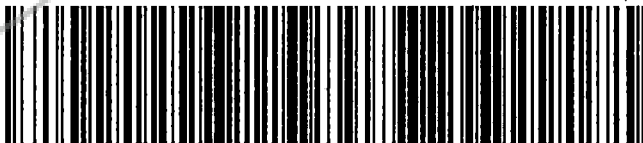
12/22/2015

Number of Pages

1

Signer(s) Other Than Named Above

\_\_\_\_\_



August 20, 2002  
01285-2

DESCRIPTION  
Adjusted APN ~~05-185-01~~

1318-10-416-062

All that real property situate in the County of Douglas, State of Nevada, described as follows:

All that portion of Sections 10 & 15, Township 13 North, Range 18 East, M.D.M., more particularly described as follows:

Beginning at the Northwest corner of Lot 13, Block 6, of Zephyr Heights Second Addition, filed for record as Document No. 6530, and as shown on that Record of Survey filed for record on November 25, 1998, Document No. 455048;

thence along a curve concave to the Northeast with a radius 80.00 feet, a central angle of 52°15'20", and an arc length of 72.96 feet, the chord of said curve bears South 70°45'53" East 70.46 feet;

thence North 83°06'27" East 34.75 feet;

thence along a tangent curve to the left with a radius of 80.00 feet, a central angle of 48°35'17", and an arc length of 67.84 feet;

thence South 76°16'41" East 15.86 feet;

thence South 18°18'38" East 148.00 feet;

thence South 06°19'14" West 27.64 feet;

thence North 89°52'07" West 202.46 feet;

thence South 17°58'38" West 97.17 feet;

thence North 51°56'47" West 150.50 feet;

thence North 51°57'28" West 23.91 feet;

thence North 21°12'43" West 71.20 feet;

thence along a tangent curve to the right with a radius of 80.00 feet, a central angle of 23°19'40", and an arc length of 32.57 feet;

thence North 02°06'57" East 42.71 feet;

thence along a tangent curve to the right with a radius of 80.00 feet, a central angle of 21°17'20", and an arc length of 29.72 feet;

thence North 23°24'17" East 84.19 feet;

thence along a tangent curve to the right with a radius of 20.00 feet, a central angle of 111°57'30", and an arc length of 39.08 feet;

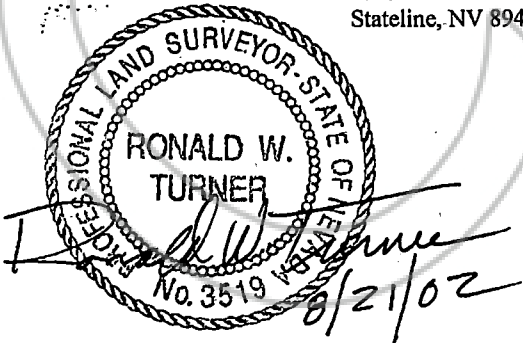
thence South 44°38'13" East 157.39 feet to the Point of Beginning.

Containing 1.73 acres, more or less.

The Basis of Bearing for this description is the above referenced Record of Survey, Document No. 455048.

Note: Refer this description to your title company before incorporating into any legal document.

Prepared by: Turner & Associates, Inc.  
Land Surveying  
P.O. Box 5067  
Stateline, NV 89449



REQUESTED BY  
Stewart Title of Douglas County  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 OCT 17 AM 11:08

LINDA SLATER  
RECORDER

\$15 PAID *KJ* DEPUTY

0555098

BK1002PG07326

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