

A. P. No. 1319-34-002-029  
Escrow No. 2489939-SC

DOUGLAS COUNTY, NV      **2016-875357**  
Rec:\$20.00  
\$20.00      Pgs=7      01/15/2016 11:28 AM  
FIRST AMERICAN TITLE MINDEN  
KAREN ELLISON, RECORDER

When recorded mail to:  
Frank Loretz  
12495 E. Stockton Blvd.  
Galt, CA. 95632

THIS INSTRUMENT IS BEING RECORDED  
AS AN ACCOMODATION ONLY. NO  
LIABILITY EXPRESSED OR IMPLIED, IS  
ASSUMED BY FIRST AMERICAN TITLE CO.

DEED OF TRUST  
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made Dec. 29th, 2015, between ROCK MORGAN, as Trustee of the ROCK MORGAN FAMILY TRUST DATED FEBRUARY 27, 2015, herein called "Trustor", whose address is: 1350-B Cook Road, Ione, California 95640, FIRST AMERICAN TITLE INSURANCE CORPORATION, a Nebraska Corporation, herein called "Trustee", and FRANK LORETZ, an unmarried man, whose address is: 12495 E. Stockton Boulevard, Galt, California 95632, herein called "Beneficiary",

WITNESSETH:

That Trustor irrevocably grants to Trustee in trust, with power of sale, all interest of Trustor in that certain property situate in County of Douglas, State of Nevada, more particularly described as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART  
HEREOF.**

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right of Beneficiary, during any

period of default hereunder, and without waiver of such default, to collect said rents, issues and profits by any lawful means, and to apply the same, less costs and expenses of collection, to any indebtedness secured hereby.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal sum of \$360,000.00, according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof; (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

AND THIS INDENTURE FURTHER WITNESSETH:

1. Trustor agrees to properly care for and keep said property in good condition and repair; not to alter, remove, damage or demolish any building or improvement thereon; to complete in a good and workmanlike manner any building or improvement which may be constructed thereon, and to pay when due all claims for labor performed and materials furnished therefore; to comply with all laws, ordinances and regulations relating to any alterations or improvements made thereon; not to commit or permit any waste thereof; not to commit, suffer or permit any act to be done in or upon said property in violation of any law, covenant, condition or restriction affecting said property; to cultivate, irrigate, fertilize, fumigate, prune and/or do any other act or acts, all in a timely and proper manner, which, from the character or use of said property, may be reasonably necessary, the specific enumerations herein not excluding the general.

2. Trustor agrees to pay and discharge all costs, fees and expenses of this trust incurred in connection with any default by Trustor.

3. During the continuance of this trust, Trustor covenants to keep all buildings that may now or at any time be on said property in good repair and insured against loss by fire, with extended coverage endorsement, in a company or companies authorized to issue such insurance in the State of Nevada. Said insurance shall be in such sum or sums as shall equal the total indebtedness secured by this Deed of Trust and all obligations having priority over this Deed of Trust, or the maximum full insurable value of such buildings, whichever is less. Said insurance shall be payable to Beneficiary to the amount of the unsatisfied obligation to Beneficiary hereby secured. The policy or policies of said insurance shall be delivered to Beneficiary or to the collection agent of Beneficiary, as further security, and in default thereof, Beneficiary may procure such insurance and/or make such repairs, and expend for either of such purposes such sum or sums as Beneficiary shall deem necessary. The amount collected by Beneficiary under any fire or other insurance policy may be applied by Beneficiary upon the indebtedness secured hereby and in such order as Beneficiary may determine, or, at any part thereof, may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

4. To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

5. Trustor promises and agrees that if, during the existence of this trust, there be commenced or pending any suit or action affecting said property, or any part thereof, or the title thereto, or if any adverse claim for or against said property, or any part thereof, be made or asserted, he will appear in and defend any such matter supporting to affect the security and will pay all costs and damages arising because of such action.

6. Any award of damages in connection with any condemnation for public use of, or injury to said property, or any part thereof, is hereby assigned and shall be paid to Beneficiary, who may apply or release such moneys received by him in the same manner and with the same manner and with the same effect as herein provided for disposition of proceeds of insurance.

7. Except as may be required by law, Trustee shall be under no obligation to notify any party hereto of any pending sale of said property, whether such sale is by foreclosure or otherwise, or of any action or proceeding in which Trustor or Beneficiary or Trustee shall be a party, unless brought by Trustee.

8. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment, when due, of all other sums so secured or to declare default, as herein provided, for failure to so pay.

9. At any time, and from time to time, without liability therefore, upon written request of Trustor and Beneficiary, and without affecting the personal liability of any person for payment of the indebtedness secured hereby or affect of this Deed of Trust upon said property, Trustee may consent in writing to the making of any map or plat thereof or join in granting any easement thereon.

10. Upon receipt of written request from Beneficiary reciting that all sums secured hereby have been paid and upon surrender of this Deed of Trust and the note secured hereby to Trustee for cancellation and retention, or such other disposition as Trustee, in its sole discretion, may choose, and upon payment of its fees, the Trustee shall

reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters of fact shall be conclusive proof of the truth thereof. The Grantee in such reconveyance may be described in general terms as “the person or persons legally entitled thereto”.

11. Should Trustor default in the payment of any indebtedness secured hereby, or in the performance of any of the covenants and agreements herein contained or incorporated herein by reference, Beneficiary may declare all sums secured hereby immediately due and payable.

12. The following covenants Nos. 1, 2, 3 (interest 12.00%), 5, 6, 7 (counsel fees – a reasonable percentage), 8 and 9 of Nevada Revised Statutes 107.030, are hereby adopted and made a part of this Deed of Trust, and, notwithstanding any provision of said covenant No. 7 to the contrary, proceeds of any foreclosure sale shall be distributed pursuant to the provisions of Nevada Revised Statutes 40.462.

13. Trustor agrees to pay any deficiency arising from any cause after application of the proceeds of the sale held in accordance with the provisions of the covenants hereinabove adopted by reference.

14. This Deed of Trust applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors, and assigns. It is expressly agreed that the Trust created hereby is irrevocable by Trustor.

15. Trustee accepts this trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law, reserving, however, unto the Trustee, the right to resign from the duties and obligations imposed herein whenever Trustee, in its sole discretion, deems such resignation to be in the best interest of the Trustee. Written notice of such resignation shall be given to Trustor and Beneficiary.

16. In this Deed of Trust, unless the context requires otherwise, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. The term “Beneficiary” includes any future holder of the note secured hereby. The term “Trustor” includes the term “Grantor”.

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17. If all or any portion of the property which is the subject of this Deed of Trust is conveyed from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture of Trustor's interest or title in said property, the note secured hereby shall accelerate and the entire balance of principal and interest, including guaranteed interest, then unpaid, plus any prepayment penalties, shall forthwith become due and payable without notice or demand.

TRUSTOR:

ROCK MORGAN FAMILY TRUST  
DATED FEBRUARY 27, 2015

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.

  
ROCK MORGAN, TRUSTEE

STATE OF California )  
  ) ss:  
COUNTY OF Amador )

This instrument was acknowledged before me on December 29, 2015,  
by ROCK MORGAN.

  
\_\_\_\_\_  
Notary Public



THIS INSTRUMENT IS BEING RECORDED  
AS AN ACCOMODATION ONLY. NO  
LIABILITY EXPRESSED OR IMPLIED, IS  
ASSUMED BY FIRST AMERICAN TITLE CO.

**EXHIBIT 'A'**

**THAT PORTION OF SECTION 34, TOWNSHIP 13 NORTH, RANGE 19 EAST, M.D.B. & M.,  
IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BEING MORE PARTICULARLY  
DESCRIBED AS FOLLOWS:**

**THAT PORTION OF THE "OPEN SPACE EASEMENT AREA" SHOWN ON THE FINAL MAP  
OF THE LAURA SPRINGS SUBDIVISION, RECORDED IN BOOK 592 AT PAGE 1948 AS  
DOCUMENT NO. 278449 IN THE OFFICIAL RECORDS OF SAID DOUGLAS COUNTY, SAID  
LAND BEING A PORTION OF PARCEL 2 AS SAID PARCEL IS SHOWN ON PARCEL MAP  
NO. 1 FOR FLOYD D. ALLERMAN, LUCILLE ALLERMAN & CHRISTINE L. ALLERMAN  
DAWSON, RECORDED IN BOOK 684 AT PAGE 1986 AS DOCUMENT NO. 102426 AND  
THAT PORTION OF PARCEL 1 AS SAID PARCEL IS SHOWN ON PARCEL MAP NO. 1 FOR  
FLOYD D. ALLERMAN, LUCILLE ALLERMAN & CHRISTINE L. ALLERMAN DAWSON,  
RECORDED IN BOOK 684 AT PAGE 1986 AS DOCUMENT NO. 102426 IN THE OFFICIAL  
RECORDS OF SAID DOUGLAS COUNTY, BEING DESCRIBED AS FOLLOWS:**



BEGINNING AT THE SOUTHWESTERLY CORNER OF SAID "OPEN SPACE EASEMENT AREA", SAID CORNER BEING ON THE EASTERLY RIGHT-OF-WAY LINE OF FOOTHILL ROAD; THENCE NORTHERLY ALONG SAID RIGHT-OF-WAY NORTH 0°27'41" EAST, 389.35 FEET TO THE BEGINNING OF A NON-TANGENT CURVE CONCAVE TO THE EAST AND HAVING A RADIUS OF 1360.00 FEET, A RADIAL LINE THROUGH SAID POINT BEARS NORTH 89°29'05" WEST; THENCE NORTHERLY ALONG SAID CURVE THROUGH A CENTRAL ANGLE OF 18°42'56" AN ARC DISTANCE OF 444.24 FEET TO THE SOUTHWESTERLY CORNER OF LOT 1, BLOCK A OF SAID LAURA SPRINGS SUBDIVISION, A RADIAL LINE THROUGH SAID POINT BEARS NORTH 70°46'09" WEST; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF SAID BLOCK A, SOUTH 85°46'55" EAST, 1154.89 FEET TO THE SOUTHEASTERLY CORNER OF LOT 5, BLOCK A OF SAID LAURA SPRINGS SUBDIVISION; THENCE NORTHERLY ALONG THE EASTERLY LINE OF SAID BLOCK A, NORTH 4°38'16" EAST, 560.94 FEET TO THE NORTHEASTERLY CORNER OF LOT 8, BLOCK A OF SAID LAURA SPRINGS SUBDIVISION; THENCE WESTERLY ALONG THE NORTHERLY LINE OF SAID BLOCK A, NORTH 89°42'51" WEST, 1004.13 FEET TO A POINT ON THE SOUTHEASTERLY RIGHT-OF-WAY LINE OF FOOTHILL ROAD; THENCE NORTHEASTERLY ALONG SAID RIGHT-OF-WAY LINE NORTH 22°07'50" EAST, 32.32 FEET TO THE NORTHWESTERLY CORNER OF SAID "OPEN SPACE EASEMENT AREA"; THENCE EASTERLY ALONG THE NORTHERLY LINE OF SAID "OPEN SPACE EASEMENT AREA", SOUTH 89°42'51" EAST, 2261.72 FEET; THENCE NORTH 10°34'16" WEST, 3.34 FEET; THENCE NORTH 89°42'28" EAST, 555.09 FEET; THENCE SOUTH 0°17'32" WEST, 30.00 FEET; THENCE NORTH 89°42'28" EAST, 1684.96 FEET; THENCE NORTH 19°04'06" EAST, 145.83 FEET; THENCE NORTH 83°21'04" EAST, 261.00 FEET; THENCE NORTH 74°06'33" EAST, 111.00 FEET TO THE NORTHEASTERLY CORNER OF NEW PARCEL 2A BEING DESCRIBED HEREIN; THENCE SOUTHERLY ALONG THE EASTERLY LINE OF SAID PARCEL 1 & 2 OF SAID DOCUMENT NO. 102426, SOUTH 0°05'21" EAST, 1399.07 FEET TO THE SOUTHEASTERLY CORNER OF SAID "OPEN SPACE EASEMENT AREA", AS SAID CORNER WAS ESTABLISHED BY THE RECORD OF SURVEY TO ACCOMPANY LOT LINE ADJUSTMENT FOR DANIEL R. & LAURIE HICKEY & JOHNSON FAMILY TRUST, RECORDED IN BOOK 791 AT PAGE 5422 AS DOCUMENT NO. 256626 IN THE OFFICIAL RECORDS OF SAID DOUGLAS COUNTY; THENCE WESTERLY ALONG THE SOUTHERLY LINE OF SAID "OPEN SPACE EASEMENT AREA" AS SHOWN ON SAID DOCUMENT NO. 256626 AND SAID DOCUMENT NO. 278449, NORTH 89°49'36" WEST, 549.91 FEET; THENCE SOUTH 70°33'13" WEST, 88.42 FEET; THENCE NORTH 71°48'02" WEST, 59.21 FEET; THENCE SOUTH 45°58'04" WEST, 126.29 FEET; THENCE NORTH 89°49'56" WEST, 4420.59 FEET TO THE POINT OF BEGINNING.

SAID LAND IS ALSO KNOWN AS PARCEL 2A ON THAT CERTAIN RECORD OF SURVEY AS SHOWN BY MAP THEREOF ON FILE IN BOOK 1106 OF SURVEYS, PAGE 9226 FILED FOR RECORDED NOVEMBER 28, 2006 AS DOCUMENT NO. 689520.

NOTE: THE ABOVE METES AND BOUNDS LEGAL DESCRIPTION PREVIOUSLY APPEARED IN THAT CERTAIN DOCUMENT RECORDED NOVEMBER 28, 2006 UNDER RECORDING NUMBER 689522, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA.