

APN# : 1419-26-411-028

**Recording Requested By:**

Western Title Company, Inc.

**Escrow No.:** 083044A

**When Recorded Mail To:**

U.S. Bank National Association

51 Broadway/Lower Level

Fargo, ND 58102

**Mail Tax Statements to: (deeds only)**

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

(space above for Recorder's use only)

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.  
(Per NRS 239B.030)

**Signature**

*Carrie Lindquist*  
\_\_\_\_\_  
Carrie Lindquist

\_\_\_\_\_  
Escrow Officer

**This document is being  
recorded as an  
accommodation only.**

\_\_\_\_\_  
**Deed of Trust**

This page added to provide additional information required by NRS 111.312  
(additional recording fee applies)

**Assessor's Parcel Number:** 1419-26-411-028

**Return To:** U.S. Bank National Association  
51 Broadway / Lower Level, Fargo, ND 58102

**Prepared By:** Jessica Miceli  
17851 N 85th Street Suite 205  
Scottsdale, AZ 85255

**Recording Requested By:** U.S. Bank National Association  
4801 Frederica Street  
Owensboro, KY 42301

I hereby affirm that this document submitted for recording does not contain a social security number.

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Print Name & Title**

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## Deed of Trust

### With Future Advance Clause

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The date of this Deed of Trust ("*Security Instrument*") is October 17, 2016.

**Grantor**

JOSEPH N TRIMARCHI  
Spouse of LUANN H TRIMARCHI  
FeeSimple  
LUANN H TRIMARCHI  
Spouse of JOSEPH N TRIMARCHI  
FeeSimple

**Trustee**

First Assurance Trust Deed  
11846 Ventura Blvd  
Studio City, CA 91604

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Deed Of Trust Open End-NV  
Bankers Systems™ VMP®  
Wolters Kluwer Financial  
Services © 2014

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N20160720Y

06/2016  
Page 1 of 10

JOSEPH N TRIMARCHI and LUANN H  
TRIMARCHI, husband and wife  
482 Daggett Creek Loop  
Genoa, NV 89411

**Lender**

U.S. Bank National Association  
4325 17th Avenue S.W.  
Fargo, ND 58103

**1. Conveyance.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, bargains, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property (*if property description is in metes and bounds the name and mailing address of the person who prepared the legal description must be included*):

See legal description attached hereto and made a part thereof

The property is located in Douglas County at 482 Daggett Creek Loop, Genoa, Nevada 89411.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "*Property*").

**2. Maximum Obligation Limit.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$50,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

**3. Secured Debt and Future Advances.** The term "*Secured Debt*" is defined as follows:

(A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions.

The credit agreement signed by JOSEPH N TRIMARCHI and LUANN H TRIMARCHI (the "*Borrower*") and dated the same date as this Security Instrument (the "*Note*"). Under the Note, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed fifty thousand and 00/100 Dollars (U.S. \$50,000.00). Borrower has promised to pay this debt with interest in regular periodic payments and to pay the debt in full not later than October 17, 2046.

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- (B) All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. **Future advances are contemplated and are governed by the provisions of NRS 106.300 to 106.400, inclusive.** All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- (C) All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.
- (D) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**4. Deed of Trust Covenants.** Grantor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Grantor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Grantor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**Payments.** Grantor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees to make all payments when due and to perform or comply with all covenants. Grantor agrees to promptly deliver any notices that Grantor receives from holder. Grantor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

**Claims Against Title.** Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.

**Property Condition, Alterations and Inspection.** Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor shall not commit or allow

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any waste, impairment, or deterioration of the Property. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Grantor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

**Authority to Perform.** If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

**Assignment of Leases and Rents.** Grantor absolutely, unconditionally, irrevocably and immediately assigns, grants and conveys to Trustee, in trust for the benefit of Lender all the right, title and interest in the following (all included in "*Property*"): existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including any extensions, renewals, modifications or replacements (all referred to as "*Leases*"); and rents, issues and profits (all referred to as "*Rents*"). In the event any item listed as Leases or Rents is determined to be personal property, this assignment will also be regarded as a security agreement. Grantor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of the assignment, and all future Leases and any other information with respect to these Leases will be provided immediately after they are executed.

Lender grants Grantor a revocable license to collect, receive, enjoy and use the Rents as long as Grantor is not in default. Grantor's default automatically and immediately revokes this license. Upon default, Grantor will receive any Rents in trust for Lender and Grantor will not commingle the Rents with any other funds. When Lender so directs, Grantor will endorse and deliver any payments of Rents from the Property to Lender. Grantor agrees that Lender will not be considered to be a mortgagee-in-possession by executing this Security Instrument or by collecting or receiving payments on the Secured Debts, but only may become a mortgagee-in-possession after Grantor's license to collect, receive, enjoy and use the Rents is revoked by Lender or automatically revoked on Grantor's default, and Lender takes actual possession of the Property. Consequently, until Lender takes actual possession of the Property, Lender is not obligated to perform or discharge any obligation of Grantor under the Leases, appear in or defend any action or proceeding relating to the Rents, the Leases or the Property, or be liable in any way for any injury or damage to any person or property sustained in or about the Property. Grantor agrees that this Security Instrument is immediately effective between Grantor and Lender and effective as to third parties on the recording of this Security Instrument. As long as this Security Instrument is in effect, Grantor warrants and

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represents that no default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants.

**Leaseholds; Condominiums; Planned Unit Developments.** Grantor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Grantor will perform all of Grantor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**Condemnation.** Grantor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**Insurance.** Grantor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Grantor subject to Lender's approval, which shall not be unreasonably withheld. If Grantor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Grantor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Grantor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Grantor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Grantor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Grantor. If the Property is acquired by Lender, Grantor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**Financial Reports and Additional Documents.** Grantor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider

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necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and Lender's lien status on the Property.

**5. Warranty of Title.** Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, bargain, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

**6. Due on Sale.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

**7. Warranties and Representations.** Grantor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Grantor or to which Grantor is a party.

**8. Default.** Grantor will be in default if any of the following occur:

**Fraud.** Any Borrower engages in fraud or material misrepresentation in connection with the Secured Debt that is an open end home equity plan.

**Payments.** Any Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

**Property.** Any action or inaction by Borrower or Grantor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Grantor fails to maintain required insurance on the Property; (b) Grantor transfers the Property; (c) Grantor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction by the Borrower adversely affects Lender's security; (d) Grantor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Grantor dies; (f) if more than one Grantor, any Grantor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Grantor and subjects Grantor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

**Executive Officers.** Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

**9. Remedies on Default.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Grantor is in default. In some instances, federal and state law will require Lender to provide Grantor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

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At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. Lender shall be entitled to, without limitation, the power to sell the Property.

If there is a default, Trustee shall, at the request of Lender, advertise and sell the Property as a whole or in separate parcels at public auction to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee shall give notice of sale, including the time, terms and place of sale and a description of the Property to be sold as required by the applicable law.

Upon the sale of the Property and to the extent not prohibited by law, Trustee shall make and deliver a deed to the Property sold which conveys absolute title to the purchaser, and after first paying all fees, charges, and costs, shall pay to Lender all moneys advanced for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon, and the principal and interest on the Secured Debt, paying the surplus, if any, to Grantor. Lender may purchase the Property. The recitals in any deed of conveyance shall be prima facie evidence of the facts set forth therein.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Grantor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

**10. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs.** If Grantor breaches any covenant in this Security Instrument, Grantor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Grantor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. To the extent permitted by the *United States Bankruptcy Code*, Grantor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Grantor agrees to pay for any recordation costs of such release.

**11. Environmental Laws and Hazardous Substances.** As used in this section, (1) "*Environmental Law*" means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) "*Hazardous Substance*" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any

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substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

Grantor represents, warrants and agrees that:

- (A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- (B) Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- (C) Grantor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor shall take all necessary remedial action in accordance with any Environmental Law.
- (D) Grantor shall immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

**12. Escrow for Taxes and Insurance.** Unless otherwise provided in a separate agreement, Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.

**13. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound.** All duties under this Security Instrument are joint and individual. If Grantor signs this Security Instrument but does not sign an evidence of debt, Grantor does so only to mortgage Grantor's interest in the Property to secure payment of the Secured Debt and Grantor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Grantor, Grantor agrees to waive any rights that may prevent Lender from bringing any action or claim against Grantor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Grantor and Lender.

**14. Severability; Interpretation.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

**15. Successor Trustee.** Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee without any other formality than the designation in writing. The successor

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trustee, without conveyance of the Property, shall succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law.

**16. Notice.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one grantor will be deemed to be notice to all grantors.

**17. Waivers.** Except to the extent prohibited by law, Grantor waives all appraisal and homestead exemption rights relating to the Property.

**18. Line of Credit.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.

**19. Applicable Law.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.

**20. Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]

Assignment of Leases and Rents  Other: \_\_\_\_\_


**21.  Additional Terms.** \_\_\_\_\_

**Signatures**

By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

**Grantor**

  
\_\_\_\_\_  
JOSEPH N TRIMARCHI Date 10/20/16

  
\_\_\_\_\_  
LUANN H TRIMARCHI Date 10/20/16

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**Acknowledgment**

State of Nevada

County of ~~Douglas~~ Carson City<sup>125</sup>

This instrument was acknowledged before me on 10/21/16 by JOSEPH N TRIMARCHI, married to LUANN H TRIMARCHI.

*Kayla Jacobsen*  
Notary Public

Kayla Jacobsen  
(Print Name)



My commission expires: Jan. 20, 2020

**Acknowledgment**

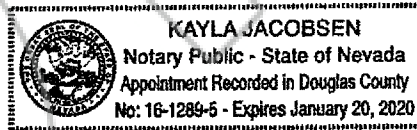
State of Nevada

County of ~~Douglas~~ Carson City<sup>125</sup>

This instrument was acknowledged before me on 10/21/16 by LUANN H TRIMARCHI, married to JOSEPH N TRIMARCHI.

*Kayla Jacobsen*  
Notary Public

Kayla Jacobsen  
(Print Name)



My commission expires: Jan. 20, 2020

Mail Tax Statements To:

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

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## EXHIBIT "A"

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

### PARCEL 1:

Lot 1, Block A, as set forth on the Final Subdivision Map, a Planned Unit Development, PD 05-001 for MONTANA PHASE 2A AND 2B, filed in the office of the Douglas County Recorder, State of Nevada, on December 12, 2006, in Book 1206, at Page 3576, as Document No. 690467, Official Records.

### PARCEL 2:

Together with the following easements for Access:

An easement for non-exclusive access purposes with the Easement Area, created in that certain document entitled "Master Grant Deed" executed by Ronald L. Simek, et al, recorded on December 31, 1996, as Document No. 403934, in Book 1296, Page 4911, of the Official Records of Douglas County, Nevada and by document entitled "Abandonment of a Portion of Private Access Easement" recorded on February 3, 2004 in Book 0204 at Page 897 as Document No. 603678.

A non-exclusive 50 foot wide access easement, created in that certain document entitled "Easement Amendment Deed", executed by Little Mondeaux Limousin Corporation, recorded on February 25, 1998, as Document No. 433367, in Book 298, Page 4658, of the Official Records of Douglas County, Nevada.

An easement for pedestrian and vehicular ingress and egress to and from that certain real property; and the installation, construction, repair, maintenance, and replacement of roadway improvements within the Easement Area, such as, without limitation, asphalt paving, cattle guard, and so forth, created in that certain Document entitled "Grant of Relocatable Private Access Easement (#OS6), executed by Ronald L. Simek, recorded on February 3, 2004, as Document No. 603676, in Book 0204, Page 862, of the Official Records of Douglas County, Nevada.

A 50 foot wide access, irrigation, and utility easement, over and across those certain lands described in document recorded on February 3, 2004, in Book 0204, Page 0954, as Document No. 603680, of the Official Records Douglas County, Nevada.

A 60 foot private access, private irrigation, and public utility easement, as set forth on the Final Subdivision Map entitled CANYON CREEK MEADOWS PHASE 1, according to the plat thereof filed on February 11, 2004, in Book 0204, Page 4470, as Document No. 604356, of the Official Records of Douglas County, Nevada.

**PARCEL 3:**

**Also Together with the following Reservations, Easements and Covenants for the benefit of Parcel 1, herein:**

**Together with an appurtenant easement to construct, operate and maintain an irrigation ditch with the right of ingress and egress for maintenance purposes through the existing road as described in Grant of Easement for Right-of-Way recorded on May 11, 1989 in Book 589 at Page 1395 as Document No. 201777.**

**Also, together with that certain appurtenant easement for a domestic water storage tank or tanks, a well site and an underground water pipeline over those certain lands as described in Easement Deed recorded February 20, 1991, in Book 291 at Page 2198 as Document No. 245153.**

**Also, together with an appurtenant access easement over that certain land as described in Grant of Easement recorded November 16, 1992 in Book 1192 at Page 2544 as Document No. 293200, as amended by Easement Grant Deed recorded June 25, 1993 in Book 693 at Page 5808 as Document No. 310886, and as amended by Amendment to Easement Agreement and Easement recorded July 23, 1993 in Book 0793 at Page 4480 as Document No. 313255.**

**Also, together with an appurtenant easement for pipeline or pipelines for sewer and wastewater over those certain lands as described in Grant Easement Deed recorded on January 13, 1993 in Book 193 at Page 1611 as Document No. 297275, and as amended by Amendment to Easement Agreement and Grant Easement Deed recorded August 8, 1994 in Book 0894, at Page 1334 as Document No. 343534, and by Amendment to Easement Agreement and Grant of Easement Deed recorded October 4, 1994 in Book 1094 at Page 420 as Document No. 347603 and by Abandonment of a Portion of Sanitary Sewer Easement recorded on February 3, 2004 in Book 0204 at Page 923 as Document No. 603679.**

**Easement pursuant to document entitled "Temporary Septic System Easement Agreement", recorded on August 12, 2004 in Book 0804 at Page 4808 as Document No. 621280, Official Records, Douglas County, Nevada.**

**Reservations pursuant to document entitled "Entry Reservation Memorandum for Parcel 14", recorded March 31 2005, an Book 0305 Page 14360 as Document No. 640525, Official Records, Douglas County Nevada.**

**Easements pursuant to document entitled "Ancillary Easements Memorandum", recorded March 31, 2005, in Book 0305, Page 14366, as Document No. 640526, Official Records, Douglas County, Nevada.**

**Covenants pursuant to document entitled "Parcel 10 Memorandum" recorded March**

31, 2005, in Book 0305, Page 14373, as Document No. 640527, Official Records, Douglas County, Nevada.

Covenants pursuant to document entitled "TC Parcels Memorandum", recorded March 31, 2005, in Book 0305, Page 14381, as Document No. 640528, Official Records and amended by document recorded March 31, 2005, in Book 0305, Page 14388, as Document No. 640529, Official Records, Douglas County, Nevada.

Easement pursuant to document entitled "Grant of Private Storm Drainage and Temporary Sediment Basin Easement", recorded on November 7, 2005 in Book 1105 at Page 3074 as Document No. 660086, Official Records, Douglas County, Nevada.

Easement pursuant to document entitled "Grant of Slope and Private Storm Drainage Easement", recorded on November 7, 2005, in Book 1105 at Page 3083 as Document No. 660087, Official Records, Douglas County, Nevada.

Easement pursuant to document entitled "Grant of Private Access and Public Utility Easement", recorded on November 7, 2005 in Book 1105 at Page 3096 as Document No. 660089, Official Records, Douglas County, Nevada.

Easement pursuant to document entitled "Grant of Private Storm Drainage Easement", recorded on November 9, 2005 in Book 1105 at Page 4074 as Document No. 660295, Official Records, Douglas County, Nevada.

Easement pursuant to document entitled "Grant of Slope Easement", recorded on November 9, 2005 in Book 1105 at Page 4081 as Document No. 660296, Official Records, Douglas County, Nevada.

Easements pursuant to document entitled "Grant of Easement", recorded May 1, 2006, in Book 0506. Page 168, as Document No. 673811, Official Records, Douglas County, Nevada.

Covenants pursuant to document entitled "Memorandum of Agreement", recorded May 1, 2006, in Book 0506, Page 333, as Document No. 673834, Official Records, Douglas County, Nevada.

Easements pursuant to document entitled "Grant of Easements", recorded May 1 2006, in Book 0506. Page 347, as Document No. 673835, Official Records. Douglas County, Nevada.

Easements pursuant to document entitled "Grant of Easements", recorded May 1, 2006. in Book 0506, Page 377. as Document No. 673836, Official Records, Douglas County, Nevada.

Easements pursuant to document entitled "Reciprocal Parking and Access Easement

**Agreement”, recorded July 24, 2006, in Book 0706, Page 8118, as Document No. 680413, Official Records, Douglas County, Nevada.**

**Easement pursuant to document entitled “Grant of Mailbox Cluster Easement”, recorded December 1, 2006, in Book 1206, Page 66, as Document No. 689800, Official Records, Douglas County, Nevada.**

**Easement pursuant to document entitled “Grant of Private Access and Public Utility Easement”, recorded on September 14, 2007 in Book 0907 at Page 3222 as Document No. 709292, Official Records, Douglas County, Nevada.**

**Easement pursuant to document entitled “Grant of Slope and Private Storm Drainage Easement”, recorded on September 14, 2001 in Book 0907 at Page 3227 as Document No. 709293, Official Records, Douglas County, Nevada.**

**Assessor's Parcel Number(s):  
1419-26-411-028**

# Planned Unit Development Rider

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THIS PLANNED UNIT DEVELOPMENT RIDER is made this 17th day of October, 2016, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "*Security Instrument*") of the same date, given by the undersigned (the "*Borrower*") to secure Borrower's Note to U.S. Bank National Association (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at: 482 Daggett Creek Loop, Genoa, NV 89411 [Property Address].

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in Covenants, Conditions and Restrictions. (the "*Declaration*"). The Property is a part of a planned unit development known as MONTANA PHASE 2A AND 2B [Name of Planned Unit Development] (the "*PUD*"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "*Owners Association*") and the uses, benefits and proceeds of Borrower's interest.

**PUD Covenants.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "*Constituent Documents*" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Hazard Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master or blanket policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower

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are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "*Constituent Documents*" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

**Borrower**

  
JOSEPH N TRIMARCHI

  
LUANN H TRIMARCHI

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