

A. P. No. 1220-17-101-009

Escrow No. 233652-COM
Alpen Mortgage NV License #2121
Alpen Mortgage NMLS #363496

When recorded mail to:

Alpen Mortgage
c/o Allied Loan Servicing
1000 Caughlin Crossing #30
Reno, NV 89519

**AFFIRMATION PURSUANT TO
NRS 111.312(1)(2) AND 239B.030(4)**

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

**DEED OF TRUST
WITH ABSOLUTE ASSIGNMENT OF RENTS**

This Deed of Trust secures a home loan which is a home loan as defined in NRS 598D.040 and is subject to the provisions of Sec. 152 of the Home Ownership and Equity Protection Act of 1994, 15 U.S.C. Sec. 1602(aa), and the regulations adopted by the Board of Governors of the Federal Reserve System pursuant thereto, including, without limitation, 12 C.F.R. Sec. 226.32.

THIS DEED OF TRUST, made 2 - 1, 2018,
between COREY Y. KERNESS, an unmarried man, and KATHY
JENNINGS, an unmarried woman, herein called "Trustor", whose
address is: 1315 Bandtail Drive, Carson City, NV 89701, JLM
TITLE LLC, a Nevada limited liability company, dba FIRST

CENTENNIAL TITLE COMPANY OF NEVADA, herein called "Trustee", and JASON A. YELOWITZ, Trustee of the JASON YELOWITZ 2006 TRUST, dated March 31, 2006, herein called "Beneficiary", whose address is: c/o Allied Loan Servicing, 1000 Caughlin Crossing, #30, Reno, NV 89519.

W I T N E S S E T H:

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

All that portion of the West 1/2 of the Northwest 1/4 of Section 17, Township 12 North, Range 20 East, M.D.B.&M., more particularly described as follows:

PARCEL A:

Being all of Parcel 2 as shown on that certain Parcel Map recorded August 10, 1977, in Book 877 of Official Records, at Page 554, as Document No. 11825, Douglas County, Nevada.

PARCEL B:

A non-exclusive easement for road and public utility purposes over a strip of land 60 feet in width as described in that Deed to WILLIAM GOOKIN, ET UX, recorded August 15, 1977, in Book 877 of Official Records, at Page 754 Douglas County, Nevada.

PARCEL C:

A non-exclusive easement of public road over a strip of land 50 feet in width as delineated on the filed Parcel Map recorded in Book 877 of Official Records, at Page 554, Douglas County, Nevada.

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, issues and profits thereof. Trustor further irrevocably grants, transfers, and assigns to Beneficiary the rents, income, issues and profits from the property, absolutely and unconditionally, and not merely as additional security for the indebtedness secured by this Deed of Trust. Prior to the occurrence of an event of default under this Deed of Trust,

or the Promissory Note secured hereby, Beneficiary grants permission and a license to Trustor to collect the rent, income, issues and profits of the property as they become due and payable. In the event of a default under the Promissory Note or this Deed of Trust, Beneficiary shall have the right, with or without notice or demand, and with or without taking possession of the property, to collect all rents, issues, royalties and profits, and either personally or by attorney or agent, without bringing any action or proceeding, or by a receiver to be appointed by the court, to enter into possession, and hold, occupy, possess, and enjoy the property, make, cancel, enforce, and modify leases, obtain and eject tenants, and set and modify rents and terms of rent. Beneficiary shall have the further right to sue, and to take, receive, and collect all or any part of the rents, issues, royalties, and profits of the property, and after paying all costs of maintenance, operation, each agreement of trustor incorporated herein or contained herein, and collection, including reasonable attorney's fees, as Beneficiary may deem proper, to apply the balance upon the entire indebtedness then secured by this Deed of Trust. The receipt and application by the Beneficiary of such rents, issues and profits, after execution and delivery of any Notice of Default and Election to Sell, or during the pendency of any Trustee's sale proceedings under this Deed of Trust, shall not cure such breach or default, nor affect the sale proceedings, or any sale made pursuant to this Deed of Trust. All such rents, issues and profits, less the costs of operation, maintenance, each agreement of trustor incorporated herein or contained herein, collection and reasonable attorneys' fees, when received by Beneficiary, shall be applied in reduction of the entire indebtedness from time to time outstanding secured by this Deed of Trust, in such order as Beneficiary may determine. If the rents, issues and profits of the property are not sufficient to satisfy the costs, if any, of taking control of and managing the property and collecting the rents, issues and profits thereof, any funds expended by Beneficiary for such purposes shall become indebtedness of the Trustor to Beneficiary and shall be secured by this Deed of Trust. Such amounts shall be repayable to Beneficiary upon demand and shall bear interest from the date of the disbursement at the rate set forth in the Note secured hereby. Nothing contained herein, nor any collection of rents, issues, profits, and income by Beneficiary, or its agent or a receiver shall be construed to make Beneficiary a "mortgagee-in-possession" of the property, so long as Beneficiary has not itself entered into actual possession of the property.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal sum of \$170,000.00, 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. Maintenance. 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 therefor; 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. Expenses, Fees and Costs. Trustor agrees to pay and discharge all costs, fees and expenses of this trust incurred in connection with any default by Trustor.

3. Insurance. 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 and to provide Beneficiary with copies of such policy on each renewal at least ten (10) days prior to the expiration of the prior policy term. Said insurance shall indicate Beneficiary as an additional insured and 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 the option of Beneficiary, the entire amount so collected, or 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. Litigation. 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 purporting to affect the security and will pay all costs and damages arising because of such action.

5. Condemnation Proceeds. 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 affect as herein provided for disposition of proceeds of insurance.

6. Trustee Obligations. 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.

7. Waiver. 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.

8. Trustee Approval of Map or Plat. At any time, and from time to time, without liability therefor, upon written request of Trustor and Beneficiary, and without affecting the personal liability of any person for payment of the indebtedness secured hereby or the effect 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.

9. Reconveyance. 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".

10. Acceleration. 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.

11. Adoption of Covenants. The following covenants Nos. 1, 3, 4 (interest 12%), 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.

12. Deficiency. 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.

13. Successors. 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.

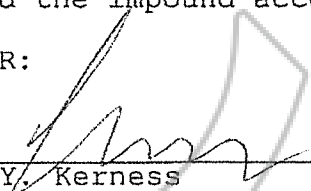
14. Trustee Resignation. Trustee accepts this trust when this Deed of Trust, duly executed and acknowledged, is made a public record as provided by law, reserving, however, unto the Trustee, the right to resign from the duties and obligations imposed herein whenever Trustee, in its sole discretion, deems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

15. Captions and Gender. 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".

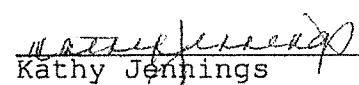
16. Due on Sale. If all or any portion of the property which is the subject of this Deed of Trust is conveyed from Trustor by deed, contract, execution, instrument or any other mode or means, voluntarily or involuntarily, not caused by the demise of Trustor, which will effect, in law or equity, a divestiture 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.

17. Impound Account. In addition to the monthly payments required upon the note secured hereby, Trustor agrees to fund an impound account to pay real property taxes and hazard insurance premiums upon the property encumbered hereby. The monthly amount required to be paid to the impound account shall be established by Beneficiary, from time to time, and shall approximate the sum of 1/12th of the amount necessary to pay the annual insurance premiums upon the property and 1/12th of the amount necessary to pay annual real property taxes upon the property. Said impound account will presently require payments in the amount of \$ _____ per month, but is subject to fluctuation. At the time of each monthly payment required upon the note secured hereby, Trustor agrees to pay such additional amount as is required to fund the impound account.

TRUSTOR:



Corey Y. Kerness

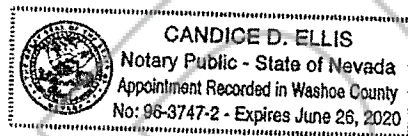


Kathy Jennings

STATE OF Nevada)
COUNTY OF Washoe) ss

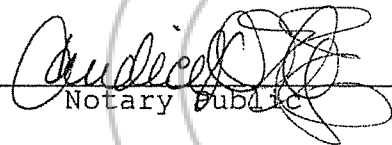
This instrument was acknowledged before me on
2-1, 2018, by COREY Y. KERNESS.


Notary Public



STATE OF Nevada)
COUNTY OF Washoe) ss

This instrument was acknowledged before me on
2-1, 2018, by KATHY JENNINGS.


Notary Public

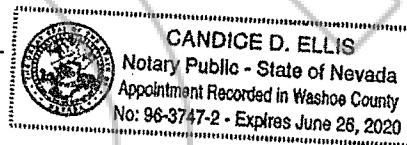


Exhibit A

All that portion of the West ½ of the Northwest ¼ of Section 17, Township 12 North, Range 20 East, M.D.B. & M., more particularly described as follows:

Parcel 1:

Being all of Parcel 2, as shown on that certain Parcel Map recorded August 10, 1977 in Book 877, of Official Records, at page 554, as Document No. 11825, Douglas County, Nevada.

Parcel 2:

A Non-Exclusive Easement for road and public utility purposes over a strip of land 60 feet in width as described in that Deed to William Gookin, etux, recorded August 15, 1977 in Book 877, of Official Records, at page 754, Douglas County, Nevada.

Parcel 3:

A Non-Exclusive Easement for public road over a strip of land 50 feet in width as delineated on the filed Parcel Map recorded in Book 877, of Official Records, at page 554, Douglas County, Nevada.

The above legal description appeared previously in that certain Quitclaim Deed recorded in the office of the County Recorder of Douglas County, Nevada on September 29, 2016, as Document No. 2016-888368, Official Records.

SPACE BELOW FOR RECORDER
