

DOUGLAS COUNTY, NV

2018-914453

Rec:\$35.00

\$35.00 Pgs=21

05/18/2018 11:35 AM

FIRST AMERICAN TITLE MINDEN

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 132030817000

Recording Requested By:

Name: FIRST AMERICAN TITLE

Address: 11603 Hwy 395 Ste 101

City/State/Zip Minden NV 89423

Letters Testamentary

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

RECEIVED

MAR 27 2018

FILED

1 CASE NO. : 18-PB-0024

Douglas County
District Court Clerk

2018 MAR 27 PM 1:32

2 DEPT. NO. : 1

BOBBIE R. WILLIAMS
CLERK

BY M. Blayney DEPUTY

5 IN THE NINTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA

6 IN AND FOR THE COUNTY OF DOUGLAS

7 * * *

8 IN THE MATTER OF THE ESTATE OF)
9 YVONNE A. CINCIALA,)
10 Deceased.)
11)
12)

LETTERS TESTAMENTARY

13 On the 27th day of March, 2018, the Court entered an Order admitting the Decedent's Will to
14 probate and appointing SARA CINCIALA-NIELSEN as Executor of the Decedent's Estate. The
15 Order includes a directive for no bond.

16 The Executor, having duly qualified, may act and has the authority and duties of Executor.

17 In testimony of which, I have this date signed these Letters and affixed the seal of the Court.

18 BOBBIE WILLIAMS, CLERK OF COURT

19 By: M. Blayney
20 Deputy Clerk

OATH

21 I, SARA CINCIALA-NIELSEN, whose mailing address is 1436 Purple Sage Drive,
22 Gardnerville, NV 89460, solemnly affirm that I will faithfully perform according to law the duties of
23 Executor, and that all matters stated in any petition or paper filed with the Court by me are true of my
24 own knowledge or, if any matters are stated on information and belief, I believe them to be true.

Sara Cinciala Nielsen
25 Executor

25 SUBSCRIBED AND AFFIRMED before me this
26 27 day of March, 2018.

27 BOBBIE WILLIAMS, CLERK OF COURT

28 By: M. Blayney
Deputy Clerk

RECEIVED

MAY - 8 2018

FILED

1 CASE NO. : 18-PB-0024

2 DEPT. NO. : I

Douglas County
District Court Clerk

2018 MAY -8 PM 1:44

BOBBIE R. WILLIAMS
CLERK

M. BIAGGINI
DEPUTY

3
4
5
6 **IN THE NINTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA**
7 **IN AND FOR THE COUNTY OF DOUGLAS**

8 * * *

9 IN THE MATTER OF THE ESTATE OF)

10 YVONNE A. CINCIALA,)

11 Deceased.)

ORDER APPROVING
PETITION FOR APPROVAL
AND CONFIRMATION OF SALE
OF REAL PROPERTY

12)
13)
14)
15 The verified Petition for Approval and Confirmation of Sale of Real Property of SARA
16 CINCIALA-NIELSEN, Executor of the Estate of YVONNE A. CINCIALA, Deceased for the
17 approval and confirmation of the sale of a parcel of real property located at 1656 Zaldia Drive,
18 Gardnerville, Douglas County, Nevada, came on regularly for hearing on May 8, 2018. The sales
19 price of the real property is FOUR HUNDRED FIFTEEN THOUSAND AND NO/100 DOLLARS
(\$415,000.00), all of which is payable in cash at the close of escrow.

20 On proof duly made to the satisfaction of the Court, the Court now finds the following:

- 21 1. Notice of the hearing was given as required by law.
22 2. A Notice of Sale was published in the manner required by NRS 148.220. A Proof of
23 Publication was previously filed with the Court.
24 3. The Real Property was appraised as of December 11, 2017, for THREE HUNDRED
25 EIGHTY-FIVE THOUSAND AND NO/100 DOLLARS (\$385,000.00).
26 4. The sales price is greater than the appraised value.
27 5. The Court opened the bidding to determine if there were any interested buyers in the
28 courtroom. There being none, the Court closed the bidding.

1 6. Title to the real property is to be transferred subject to any lien for real property taxes
2 and covenants, conditions and restrictions, rights-of-way, and easements of record encumbering the
3 real property. Rents, if any, real property taxes and other expenses of the real property are to be
4 prorated as of the close of escrow. The estate is to be responsible for payment of the premium of a
5 policy of title insurance insuring Buyer's title to the real property for one-half (1/2) of all escrow fees
6 and other normal closing costs. The terms for the sale of the real property are evidenced by a
7 Standard Purchase Agreement which is marked as Exhibit "1", attached hereto and made a part
8 hereof

9 7. The real property sold is commonly described 1656 Zaldia Drive, Gardnerville,
10 Douglas County, Nevada, the legal description of which is as follows:

11 Lot 6, Block H, as set forth on the Official Plat of MACKLAND SUBDIVISION, filed in
12 the Office of the County Recorder on December 4, 1980, Book 1280, Page 475,
13 Document No. 51372, and by Certificate of Amendment recorded November 7, 1984,
14 Book 1184, Page 510, Document No. 109722, both instruments of Official Records of
15 Douglas County, Nevada.

16 APN: 1320-30-817-006

17 The real property being sold includes all tenements, hereditaments and appurtenances of the
18 real property, the rents, issues and profits thereof, and all fixtures located on the property.

19 8. The Real Property was the personal residence of the Decedent. The Decedent was
20 single and has two adult children. The Petitioner is the daughter of the Decedent and the sale of the
21 Real Property is for the advantage, benefit and in the best interests of the estate and the heirs.

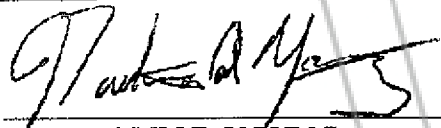
22 BASED UPON THE ABOVE, the Court hereby orders the following:

23 A. That the sale of the Real Property to James P. Hilton, an unmarried man, for the total
24 sales price of FOUR HUNDRED FIFTEEN THOUSAND AND NO/100 DOLLARS (\$415,000.00),
25 payable in cash, be approved and confirmed.


26 B. That the Petitioner is ordered to consummate the sale within ten (10) days pursuant to
27 the terms described herein and the additional terms described in the Standard Residential Purchase
28 Agreement, which is attached hereto as Exhibit "1"; and

1 C. Upon the close of escrow for the sale, the Petitioner shall execute and deliver a deed
2 conveying right, title and interest of the estate in the Real Property to James P. Hilton.

3 DATED this 8 day of May, 2018

4 
5 _____
6 NATHAN TOD YOUNG
7 DISTRICT JUDGE

8 Submitted by:

9 
10 _____
11 Justin M. Clouser, Esq.
12 1512 Hwy 395 N, Ste 1
13 Gardnerville, NV 89410
14 (775) 782-2888

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COPY

EXHIBIT 1



First American Title Insurance Company
1663 US Highway 395, Suite 101 Minden, NV 89423

PR: 32004

Ofc: 143 (1377)

DATE: 03/12/2018

RECEIPT NO.: 1377104080

FILE NO.: 143-2539090

RECEIPT FOR DEPOSIT

FUNDS IN THE AMOUNT OF: \$5,000.00

WERE RECEIVED FROM: James Hilton

CREDITED TO THE ACCOUNT OF: Buyer

TYPE OF DEPOSIT: Personal Check

REPRESENTING: Earnest Money Deposit

Comments:

Property Location: 1656 Zaldia Dr, Minden, NV 89423

BY: Emily Tobias, 03/12/2018

ESCROW OFFICER: Mary Kelsh

**"The validity of this receipt, for the deposit referenced,
is subject to clearance by the depository financial institution and credit to our account."**

Other Copy



RESIDENTIAL OFFER AND ACCEPTANCE AGREEMENT



1 RECEIVED FROM James P. Hilton

2 (BUYER), the amount set forth below as the EARNEST MONEY DEPOSIT on account of the PURCHASE PRICE OF

3 \$ 415,000.00 for the real property situated in the City OR

4 Unincorporated Area of Minden, County of Douglas, State of Nevada,

5 commonly described as 1656 Zaldia Drive

6 APN 132030817006 (Property) legal description shall be supplied in escrow.

7 BUYER does, does not intend to occupy the Property as a residence.

8

9 EARNEST MONEY DEPOSIT (EMD) Evidenced by Check or other _____

10 payable to FATCO, held uncashed until acceptance and then deposited

11 within one (1) business day of Acceptance with _____ \$ 5,000.00

12 Authorized escrow holder to be selected by BUYER SELLER.

13

14 BALANCE OF CASH DOWN PAYMENT (not including closing costs) \$ 100,000.00

15 Source of down payment Savings

16

17 CASH PURCHASE BUYER to provide evidence, satisfactory to SELLER, of sufficient cash

18 available to complete this purchase within _____ days of Acceptance.

19

20 NEW FIRST LOAN: TYPE Conventional FHA VA Rural Private \$ 315,000.00

21 Fixed Rate for 30 years. Interest not to exceed _____ %.

22 Adjustable Rate for _____ years. Initial Interest not to exceed _____ % maximum lifetime rate

23 not to exceed _____ %.

24

25 NEW SECOND LOAN: TYPE Conventional Private

26 Other _____ \$ _____

27 Fixed Rate for _____ years. Interest not to exceed _____ %.

28 Adjustable Rate for _____ years. Initial Interest not to exceed _____ % maximum lifetime rate

29 not to exceed _____ %.

30

31 BUYER to lock loan terms within _____ days of Acceptance or BUYER agrees to pay prevailing rates.

32

33 BUYER to pay discount points not to exceed _____ %. SELLER to pay discount points not to

34 exceed _____ %. Any reduction in discount points at closing to be allocated proportionately.

35 Loan origination fee not to exceed _____ % paid by BUYER SELLER.

36

37 SELLER agrees to pay up to \$ _____ in loan fees that BUYER cannot pay pursuant

38 to FHA or VA regulation.

39 All remaining loan fees shall be paid as required by law, ordinance and/or regulation.

40

41 OTHER (Specify in Additional Terms and Conditions or Financing Addendum): \$ _____

42

43 TOTAL PURCHASE PRICE in the sum of (not including closing costs): \$ 415,000.00

44

45 CLOSING Close of Escrow (COE) to be on or before 45 days. Unless otherwise agreed

46 upon in writing, COE shall not change from the originally agreed upon date. The parties shall deposit, with the authorized

47 escrow holder, all funds and instruments necessary to complete the transaction in accordance with the terms in this

48 Agreement.

Address 1656 Zaldia Drive Minden 89423

Buyer JPH / _____ and Seller [Signature] / _____ have read this page.

1 **DEFINITIONS** BROKER means cooperating Brokers and all Licensees. DAYS means calendar days unless otherwise
2 specified. In computing any period of time prescribed under this Agreement, the day of the event from which the designated
3 period of time begins to run shall not be included. The last day of the period so computed shall be included. BUSINESS
4 DAY means a day other than a Saturday or Sunday or a day that banks in Nevada are authorized or required by law to close.
5 ACCEPTANCE or DATE OF ACCEPTANCE means the date on which this Agreement and any other counter offers are
6 fully executed and delivered. DELIVERY or RECEIPT means personal delivery, transmission by Facsimile (Fax), electronic
7 delivery, or certified mail to BUYER, SELLER, BROKER, or other representative. In the event of Fax, delivery shall be
8 deemed to have occurred at the time noted on the confirmation sheet generated by the sender's Fax. In the event of certified
9 mail, delivery and receipt shall be deemed to have occurred three (3) days following the date of mailing evidenced by the
10 postmark on the envelope containing the delivered material. In the event of electronic delivery, delivery and receipt shall be
11 deemed to have occurred as set forth in Nevada Revised Statutes (NRS) 719.320.

12
13 **COUNTERPARTS AND SIGNATURES** BUYER and SELLER acknowledge and agree this Agreement may be
14 executed in counterparts, each of which shall be deemed an original and all of which together shall constitute one and the
15 same instrument. BUYER and SELLER agree that this Agreement may be conducted by electronic delivery, and signatures
16 so transmitted shall be acceptable for all purposes. Signatures transmitted by electronic delivery shall be deemed original
17 signatures.

18
19 **CONTINGENCY SATISFIED OR WAIVED IN WRITING** All contingencies shall be satisfied according to their
20 terms within the time limits specified, expire according to the time limits specified, or be waived in writing. If BUYER
21 exercises their right to terminate this Agreement under any contingency, BUYER is not in default and is entitled to a refund
22 of the EMD, less BUYER incurred expenses. If a contingency expires, it is waived. BUYER and SELLER shall cooperate in
23 providing written waivers of those contingencies.

24
25 **LOAN APPLICATION REQUIREMENT (BUYER Initial Required)**

26

Included	Waived	
1996 /	/	Within five (5) days of Acceptance, BUYER agrees to (1) submit a

28 completed loan application, including all documentation, to a lender of BUYER's choice, (2) furnish a pre-approval letter to
29 SELLER based upon a standard factual credit report, acceptable debt to income ratios and sufficient funds to complete the
30 transaction; and (3) authorize ordering of the appraisal. If BUYER fails to complete any of the above requirements, SELLER
31 may terminate this Agreement within two (2) business days of BUYER's failure.

32
33 **LOAN CONTINGENCY (BUYER Initial Required)**

34

Included	Waived	
1996 /	/	Within 45 days of Acceptance, BUYER shall remove the loan

36 contingency.

37
38 BUYER consents to the lender's release of loan status and conditions of approval to SELLER and Brokers. SELLER has no
39 obligation to cooperate with BUYER's efforts to obtain any financing other than as specified in this Agreement.

40
41 **APPRAISAL CONTINGENCY (BUYER Initial Required)**

42

Included	Waived	
1996 /	/	The Appraisal fee is to be paid by <input checked="" type="checkbox"/> BUYER <input type="checkbox"/> SELLER <input type="checkbox"/> split

44 equally other . It is expressly agreed, notwithstanding any other provision of this Agreement,
45 BUYER shall not be obligated to complete the purchase of the Property and shall not be in default in the performance of this
46 Agreement if the appraised value of the Property (excluding closing costs) is less than the amount specified as the purchase
47 price. In the event of appraisal required repairs and BUYER and SELLER are unable to come to terms, BUYER shall not be
48 obligated to complete the purchase of the Property and shall not be in default in the performance of this Agreement. BUYER
49 shall have the option, and right of first refusal, of proceeding with the consummation of this Agreement without regard to the
50 amount of the appraised valuation.

51
52 Any required appraisal re-inspections shall be paid by BUYER SELLER split equally other .

53
54 **APPRAISAL CONTINGENCY REMOVAL** Within 45 days of Acceptance, BUYER shall remove the appraisal
55 contingency.

Address 1654 Zaldia Drive Minden 89423
Buyer [1996] / and Seller [8] / have read this page.

1 **CONTINGENT ON SALE AND CONVEYANCE OF OTHER PROPERTY**

2 This Agreement **IS NOT** contingent upon the sale and conveyance of BUYER's property;

3 **OR**

4 This Agreement **IS** contingent upon the sale and conveyance of BUYER's property described as

5 _____ **BUYER to select option A or B.**

6 A. BUYER's property is in escrow scheduled to close on or before _____. The sale of
7 BUYER's property is not contingent on the sale and conveyance of a third party's property.

8 **OR**

9 BUYER's property is in escrow scheduled to close on or before _____. The sale of
10 BUYER's property is contingent on the sale and conveyance of a third party's property.

11

12 B. BUYER's property is currently listed in the MLS System by a REALTOR®.

13 **OR**

14 BUYER's property shall be listed within _____ days in the MLS System by a REALTOR®.

15 If BUYER's property does not obtain an accepted offer with a scheduled closing on or before
16 _____ within _____ days of Acceptance of this Offer, then this Agreement shall
17 terminate unless BUYER and SELLER otherwise agree in writing.

18

19 SELLER shall have the right to continue to offer this Property for sale and accept written backup offers only, subject to
20 BUYER's rights under this Agreement. If escrow on BUYER's property does not close on or before _____,
21 this Agreement shall terminate unless BUYER and SELLER otherwise agree in writing.

22

23 BUYER shall provide information regarding the listing, the escrow, and related escrows for the contingent property,
24 including but not limited to, the closing date, loan status, inspections, and all additional contingencies on BUYER's property
25 within _____ days of each event. BUYER authorizes SELLER and Brokers to obtain updates on BUYER's listing or
26 escrow.

27

28 If any of the contingencies in the Contingent on Sale and Conveyance of Other Property section are not satisfied, SELLER
29 reserves the right to terminate this Agreement. If SELLER terminates this Agreement, the parties agree to cancel the escrow
30 and return the EMD to BUYER less BUYER incurred expenses.

31

32 **SELLER'S REAL PROPERTY DISCLOSURE FORM (SRPD)** SELLER shall provide BUYER, at time of written
33 acceptance, a completed SRPD which, by this reference, shall be incorporated into this Agreement. BUYER shall return an
34 acknowledged copy to SELLER or terminate this Agreement, in writing, within four (4) business days of receipt. SELLER
35 is required to disclose any new defects between the time the SRPD is executed and COE.

36

37 **DISCLAIMER** BUYER understands that the SRPD is for disclosure purposes and is not a substitute for property
38 inspections by experts including, but not limited to, engineers, geologists, architects, general contractors, specialty
39 contractors such as roofing contractors, and pest control operators. BUYER is advised to retain any experts believed
40 appropriate. BUYER understands and acknowledges Brokers cannot warrant the condition of the Property or guarantee all
41 defects have been disclosed by SELLER. BUYER and SELLER acknowledge Brokers shall not investigate the status of
42 permits, location of Property lines, code compliance or any other Property condition.

43

44 **VESTED TITLE** Title shall vest as designated in the escrow instructions.

1 **EXAMINATION OF TITLE** In addition to any encumbrances referred to in this Agreement, BUYER shall take title to
2 the Property subject to: (1) real estate taxes not yet due, and (2) Covenants, Conditions, & Restrictions (CC&Rs), rights of
3 way, and easements of record, if any, that do not materially affect the value or intended use of the Property. **Within two (2)**
4 **business days** of Acceptance, SELLER shall order a preliminary title report, and CC&Rs, if applicable. **Within five (5)**
5 **days** of BUYER's receipt of the preliminary title report and CC&Rs, BUYER's acceptance shall be delivered to SELLER's
6 Broker **within this five (5) day** period. Should BUYER object to any of the preliminary title report or CC&R's, SELLER
7 shall use due diligence to remove those objections prior to COE. If those objections cannot be removed, BUYER may elect
8 to purchase the Property, subject to the existing objections, or BUYER may elect to terminate all rights and obligations under
9 this Agreement. The EMD shall be returned to BUYER, less BUYER incurred expenses. If SELLER is unwilling or unable
10 to remove BUYER's objections, SELLER shall deliver written notification to BUYER's Broker **within ten (10) days** of
11 receipt.

12
13 **TITLE AND CLOSING COSTS**

14 BUYER SELLER split equally other _____ shall pay for a (Standard) owner's policy of title insurance.
15 BUYER SELLER split equally other _____ shall pay for a (Standard) lender's policy of title insurance.
16 BUYER is aware additional coverage policies are available. All costs associated with additional coverage policies to be paid
17 for by BUYER SELLER split equally other _____.
18 Escrow Fee to be paid by BUYER SELLER split equally other _____.
19 Transfer Tax(es) to be paid by BUYER SELLER split equally other _____.
20 All remaining closing costs shall be paid in the customary manner as required by law, ordinance and/or regulation.

21
22 **OMISSIONS FROM ESCROW INSTRUCTIONS** The omission from the escrow instructions of any provision in this
23 Agreement shall not preclude any party from enforcing that provision. All written representations and warranties shall
24 survive the conveyance of the Property.

25
26 **BONDS AND ASSESSMENTS (Other than Common-Interest Communities)** In the event there is a bond or
27 assessment with a principal balance or that requires settlement in full prior to COE, it shall be paid by SELLER
28 BUYER assumed by BUYER if allowed split equally other _____.

29
30 **PRORATION** Any and all rents, taxes, interest, homeowner association fees, payments on bonds and assessments
31 assumed by BUYER, and other Property expenses shall be prorated as of the date of recordation of the deed. Security
32 deposits, advance rentals, or considerations involving future lease credits shall be credited to BUYER at COE.

33
34 **REASSESSMENT OF PROPERTY TAX** BUYER is advised the Property may be reassessed in the future which may
35 result in a tax increase or a tax decrease.

36
37 **HOME WARRANTY CONTRACT (BUYER Initial Required)**

38 included Waived
39 / _____ / _____ A home warranty contract shall be selected by BUYER SELLER
40 and be paid for by BUYER SELLER split equally other _____.
41 The home warranty confirmation shall be delivered to escrow and become effective at COE for not less than one year, at a
42 price NOT to exceed \$ 400.00.

43
44 **ITEMS NOT ADDRESSED** Items of general maintenance or cosmetic nature not materially affecting the value, or use of
45 the Property, existing at the time of Acceptance and that are not expressly addressed in this Agreement, are deemed accepted
46 by BUYER.

Address 1656 Zaldia Drive Minden 89423
Buyer / _____ and Seller / _____ have read this page.

1 **FIXTURES** All items permanently attached to the Property as of the date of this Agreement including, but not limited to,
2 light fixtures, attached floor coverings, attic fans, central vacuum and related equipment, humidifier systems, drapes/
3 curtains, blinds/shades including rods/hardware, doors and window screens, storm sash, awnings, TV antennas, TV wall
4 mounts, satellite dishes, burglar, fire and smoke alarms and fire sprinklers, built-in pools/spas/saunas and related equipment,
5 solar systems, conforming woodstoves, intercom systems, water softener systems, water and air filtration systems, attached
6 fireplace screens, keyless entries, electric garage door openers with controls, outdoor plants and trees (other than in movable
7 containers), **OTHER** _____
8 _____
9 _____

10 are included in the purchase price, free of liens, **EXCLUDING** _____
11 _____
12 _____
13 _____

14 **PERSONAL PROPERTY** The following personal property, on the premises when inspected by BUYER, is included in
15 the purchase price, free of liens, with no warranty or value implied: _____
16 _____
17 _____
18 _____

19 **SYSTEMS AND MAINTENANCE** Until possession of the Property is delivered, SELLER shall maintain the Property
20 including but not limited to, all existing structures, landscaping, grounds, appliances and systems. SELLER agrees to deliver
21 the Property in a neat and clean condition, and remove all debris and personal belongings, **EXCLUDING:** _____
22 _____
23 _____
24 _____

25 **OIL AND PROPANE** Any oil or propane fuel existing at the time of Acceptance, allowing for normal use up to COE,
26 shall be purchased by BUYER included in the purchase price. If the fuel is purchased by BUYER, SELLER shall
27 contact the fuel company to measure the existing fuel no later than five (5) days prior to COE. The fuel credit amount shall
28 be submitted to Escrow for credit to SELLER .
29 _____

30 **COMMON-INTEREST COMMUNITY DISCLOSURE**
31 The Property is is not located in a Common-Interest Community.
32 If so, complete the following:
33 SELLER shall provide, at SELLER's expense, the Common-Interest Community documents ("Resale Package") as required
34 by NRS 116.4109. SELLER shall order the Resale Package within five (5) days of Acceptance and deliver to it BUYER
35 upon receipt.
36 Association transfer fees paid by BUYER SELLER split equally other _____.
37 Association set up fees paid by BUYER SELLER split equally other _____.
38 Other Association fees related to the transfer of the Common-Interest Community shall be paid by BUYER SELLER
39 split equally other _____.
40 The amount of any delinquent assessments, including penalties, attorney's fees, and other charges provided for in the
41 management documents shall be paid current by SELLER at COE.
42 Existing assessments levied shall be paid by BUYER SELLER split equally other _____.
43 Assessments levied, but not yet due, shall be paid by BUYER SELLER split equally other _____.
44 BUYER shall have five (5) days from receipt of the Resale Package to review it. If BUYER does not approve the Resale
45 Package, then written notice to cancel must be given within that same five (5) day period.
46 _____

47 **AREA RECREATION PRIVILEGES AND RULES** SELLER shall relinquish on or before COE any recreation
48 privileges, passes, identification cards, or keys for access to the common-interest community facilities and general
49 improvements. Upon COE SELLER shall pay replacement charges for any identification cards or keys not relinquished.
50 BUYER shall become familiar with the current common-interest community facilities and general improvement policies
51 regarding recreation privileges and associated costs prior to COE.

1 **INSPECTIONS** BUYER has the right to inspect the Property, order all inspections, and select qualified professionals
 2 including, but not limited to, licensed contractors, certified building inspectors, and any other qualified professionals to
 3 inspect the Property.
 4 BUYER shall indicate inspections to be included or waived in the list below. The following is not a comprehensive list of
 5 possible inspections; therefore, BUYER should add any additional inspections necessary to satisfy BUYER under
 6 "OTHER."
 7 All inspections shall be completed and copies of all inspections shall be provided to BUYER and SELLER at no additional
 8 expense
 9 within _____ days of Acceptance; OR
 10 within _____ days of other contingency: _____
 11 Within the time specified above, BUYER shall deliver to SELLER, in writing, one of the following:
 12 A. approval of the inspections without requiring any repairs; OR
 13 B. approval of the inspections with a Notice of Required Repairs or an Addendum listing all required repairs. SELLER
 14 shall respond in writing to BUYER's repair request **within five (5) business days** of delivery; OR
 15 C. termination of this Agreement, including an explanation how the condition revealed by any inspection,
 16 materially and/or reasonably justify such a decision.
 17 If any inspection is not completed by the deadline, it is waived unless otherwise agreed to in writing. SELLER is released
 18 from liability for the cost of repairs that inspection would have reasonably identified had it been conducted, except as
 19 otherwise provided by law. If BUYER acts reasonably in terminating this Agreement based upon objectionable conditions
 20 revealed by the inspections, BUYER is released from any and all obligations to SELLER, and BUYER is entitled to a refund
 21 of the EMD, less BUYER incurred expenses.
 22

23 INSPECTIONS	Included	Waived	N/A	Paid By	
24 PEST INSPECTION	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
25 HOME INSPECTION	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
26 HEATING SYSTEM INSPECTION	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
27 COOLING SYSTEM INSPECTION	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
28 SURVEY Type _____	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
29 WELL QUALITY	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
30 WELL QUANTITY	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
31 SEPTIC PUMPING	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
32 SEPTIC INSPECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
33 SEPTIC LID LOCATION/REMOVAL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
34 FIREPLACE INSPECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
35 WOOD BURNING DEVICE INSPECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
36 (In the event device does not meet all applicable codes and/or laws, the cost of its removal shall be the responsibility of					
37 SELLER. Stovepipe to be capped off at the ceiling or fireplace to be restored to working order at SELLER's expense.)					
38 OIL TANK TEST Type	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
39 (If oil tank needs to be filled to perform test, BUYER <input type="checkbox"/> shall, <input type="checkbox"/> shall not reimburse SELLER.)					
40 LEAD BASED PAINT ASSESSMENT OR INSPECTION	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER
41 OTHER _____	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> BUYER	<input type="checkbox"/> SELLER

42
 43 JPH / _____ (BUYER Initials) BUYER affirms the above selections.
 44

45 SELLER agrees to provide reasonable access to the Property to BUYER, and inspectors, for inspections and re-inspections
 46 and appraiser. SELLER agrees to have all utilities in service the day of any inspection and until COE. If this transaction fails
 47 to close, the parties remain obligated to pay for inspections performed as agreed.
 48

49 **REPAIRS** SELLER agrees to pay for and complete repairs in an amount NOT to exceed \$ zero for any repair
 50 indicated on 1) the Appraisal Report, 2) the inspections, 3) any defect identified in the SRPD, 4) any defect discovered by
 51 SELLER but not disclosed on the SRPD, or 5) any defect discovered to be materially worse than indicated on the SRPD. A
 52 copy of all repair invoices and receipts shall be delivered to BUYER prior to COE. Brokers have no responsibility to assist
 53 in the payment of any repairs, corrections or deferred maintenance on the Property that may have been revealed by the
 54 above inspections, agreed upon by BUYER and SELLER or requested by one party.

Page 6 of 10 Address 656 Zaldia Drive Minden 79423
 Buyer JPH / _____ and Seller [Signature] / _____ have read this page. RSAR 01/18 ROA 6/10

1 **RE-INSPECTIONS (BUYER Initial Required)**

2 Included Waived
3 [3/29] / [] SELLER shall have all agreed upon repairs completed no later than
4 [] days prior to COE and BUYER shall have the right to re-inspect. Re-inspections shall be paid by BUYER
5 SELLER split equally other _____
6

7 **FINAL WALKTHROUGH** BUYER shall have the right to a final walkthrough prior to COE.
8

9 **PHYSICAL POSSESSION** Physical possession of the Property with any keys to Property locks, community mailboxes,
10 alarms, and garage door openers shall be delivered to BUYER upon recordation of the deed; **OR** Short Term
11 Agreement to Occupy After Close of Escrow; **OR** Residential Lease/Rental Agreement.
12

13 **DESTRUCTION OF IMPROVEMENTS** If the improvements of the Property are destroyed, materially damaged, or
14 found to be materially defective prior to COE, BUYER may terminate this Agreement by written notice delivered to
15 SELLER's Broker, and EMD shall be returned to BUYER less BUYER incurred expenses.
16

17 **LAND USE REGULATION** BUYER is advised the Property may be subject to the authority of the city, county, state,
18 federal governments, and/or various courts having jurisdiction. These governmental entities, from time to time, have
19 adopted and revised land use and environmental regulations that may apply to the Property. BUYER is advised to research
20 the possible effect of any applicable land use or environmental regulation. Brokers make no representations or warranties
21 regarding the existing permissible uses or future revisions to the land use regulations.
22

23 **ENVIRONMENTAL CONDITIONS** BUYER is advised the Property may be located in an area found to have special
24 flood hazards as indicated by FEMA, avalanche conditions, freezing temperatures, snow loads, seismic activity and/or
25 wildland fires. It may be necessary to purchase additional insurance in order to obtain a loan for the Property. For further
26 information, consult your lender, insurance carrier, or other appropriate agency.
27

28 **WATER METERS** BUYER may be required at a future date to incur the cost of installation of a water meter and/or
29 conversion to metered rates.
30

31 **WELLS** Many factors may affect the performance of a well system. If the Property includes a well, BUYER may be
32 required at some future date to incur the cost of connecting the Property to a public water system.
33

34 **ADDITIONAL FEES** Some areas may have additional fees or charges for the remediation of water systems.
35

36 **SEPTIC SYSTEMS** If the Property includes a septic system, BUYER may be required at some future date to incur the
37 cost of connecting the Property's plumbing to a public sewer system.
38

39 At COE, BUYER assumes all future costs associated with water meters, wells, and septic systems.
40

41 **PRIVATE ROADS** SELLER shall disclose if the Property shares a common road, access driveway, or right-of-way with
42 another property. If a road maintenance agreement exists, SELLER shall provide the agreement to BUYER.
43

44 **WATER RIGHTS** Water rights, if any, shall be included with the Property unless specifically excluded by deed or
45 mutual agreement.

Address [1656] Zaldia Drive Minden 89423
Buyer [3/29] / [] and Seller [3/29] / [] have read this page.

1 **ADDITIONAL TERMS AND CONDITIONS**

2 _____
3 _____
4 _____
5 _____
6 _____
7 _____
8 _____
9 _____
10 _____
11 _____
12 _____
13 _____

14 **TAX WITHHOLDING (FIRPTA)** Unless the Property is acquired for use as a primary residence and is sold for no more
15 than \$300,000, SELLER agrees to provide BUYER with (a) Non-Foreign Seller Affidavit, or (b) Withholding Certificate
16 Form from the Internal Revenue Service stating that withholding is not required. In the event none of the foregoing is
17 applicable, BUYER requires a percentage of SELLER's proceeds to be withheld by escrow to comply with the FOREIGN
18 INVESTMENT AND REAL PROPERTY TAX ACT (IRC 1445).

19
20 **TAX DEFERRED EXCHANGE** If BUYER or SELLER request to enter into an IRC 1031 tax deferred exchange for the
21 Property, each party agrees to cooperate with the other in connection with the exchange, including the execution of
22 documents deemed necessary to effectuate same. No party shall be obligated to delay the closing. All additional costs in
23 connection with the exchange shall be borne by the party requesting it. No party shall be obligated to execute any note,
24 contract, deed, or other document providing for any personal liability that would survive the exchange. The other party shall
25 be indemnified and held harmless against any liability arising or that has arisen on account of the acquisition of ownership of
26 the exchanged property.

27
28 **VERIFICATION OF INFORMATION** Any information relating to square footage, land or its use, and/or
29 improvements of the land are approximate or estimates only, and neither SELLER nor Brokers make any representation or
30 guarantee regarding their accuracy. Any oral or written representations by SELLER or Brokers regarding the age of
31 improvements, size, or square footage of a parcel or building, or the location of property lines, may not be accurate.
32 Apparent boundary line indicators such as fences, hedges, walls, or other barriers may not represent the true boundary lines.
33 Brokers are not obligated to investigate the status of permits, zoning, or code compliance. BUYER to satisfy any concerns
34 with conditions that are an important or critical element of the purchase decision. BUYER agrees they have not received or
35 relied upon any representation by Brokers or SELLER with respect to the condition of the Property not contained in this
36 Agreement. The information contained in the Multiple Listing Service, computer, advertisements, and feature sheets
37 pertaining to the Property are not warranted or guaranteed by Brokers. Errors and/or omissions in inputting information,
38 while uncommon, are possible. BUYER shall be responsible for verifying the accuracy of such information. Deposit of all
39 funds necessary to close escrow shall be deemed final acceptance of the Property. SELLER agrees to hold Brokers harmless
40 and to defend and indemnify them from any claim, demand, action, or proceeding resulting from any omission or alleged
41 omission by SELLER.

42
43 **NEVADA LAW TO APPLY** Nevada law shall apply to the interpretation and enforcement of this Agreement.

44
45 **MEDIATION** If a dispute arises out of or relates to this Agreement or its breach, the parties are aware the local
46 Association of REALTORS® has a Dispute Resolution Service (DRS) available. A DRS brochure is available upon request.

47
48 **ATTORNEY FEES** In the event either party is required to engage the services of an attorney to enforce this Agreement,
49 the prevailing party in any proceeding shall be entitled to an award of reasonable attorney's fees, legal expenses, and costs.

50
51 **CODE OF ETHICS** Not all real estate licensees are REALTOR(S)®. A REALTOR® is a member of the National
52 Association of REALTORS® and therefore subscribes to a higher ethical standard, known as the REALTOR® Code of
53 Ethics. To receive a copy of the REALTOR® Code of Ethics, ask your real estate professional or the local Association of
54 REALTORS®.

Address 1656 Zaldia Drive Minden 89423
Buyer [Signature] / _____ and Seller [Signature] / _____ have read this page.

1 **PROFESSIONAL CONSULTATION ADVISORY** A real estate Broker is qualified to advise on real estate. The parties
2 are advised to consult with appropriate professionals including, but not limited to, engineers, surveyors, appraisers, lawyers,
3 CPAs, or other professionals on specific topics, including but not limited to, land use regulation, boundaries and setbacks,
4 square footage, physical condition, legal, tax, water rights, and other consequences of the transaction.
5

6 **SELLER DEFAULT** If SELLER defaults in the performance of this Agreement, BUYER shall have the right to recover
7 from SELLER all of BUYER's actual damages BUYER may suffer as a result of SELLER's default, and to pursue any and
8 all remedies available at law or in equity.
9

10 **BUYER DEFAULT** BUYER must initial only one of the following.

11 If BUYER defaults in the performance of this Agreement, SELLER shall have the right to:

12 A. [JPR / _____] (BUYER Initials) Liquidated Damages: SELLER shall have the right to retain, as their sole
13 legal recourse, the EMD. BUYER and SELLER hereby acknowledge SELLER's actual damages would be difficult to
14 measure and that the EMD is a fair and reasonable estimate of such damages.
15

16 **OR**

17
18 B. [_____ / _____] (BUYER Initials) Actual Damages: SELLER shall have the right to recover from BUYER all
19 of SELLER's actual damages that SELLER may suffer as a result of BUYER's default, and to pursue any and all
20 remedies available at law or in equity.
21

22 **THE FOLLOWING HAVE BEEN RECEIVED AND ACKNOWLEDGED BY BUYER:**

- 23 Consent to Act
- 24 Duties Owed by a Nevada Real Estate Licensee
- 25 Environmental Contact List
- 26 HUD Inspection For your Protection: Get a Home Inspection
- 27 Information Regarding Private Well and Septic System
- 28 Residential Disclosure Guide
- 29 Wire Fraud Advisory
- 30 Other _____
- 31 Other _____

32
33 **THE FOLLOWING ADDENDA AND EXHIBITS SHALL BE INCORPORATED**

- 34 Common Interest-Community Information Statement "Before You Purchase Property ..."
- 35 Lead-Based Paint Disclosure Statement (for properties built prior to 1978)
- 36 Open Range Land Disclosure
- 37 Residential/Lease Rental Agreement
- 38 Seller Financing Addendum (Residential)
- 39 Short Sale Addendum to the Offer and Acceptance Agreement
- 40 Short Term Agreement to Occupy After Close of Escrow
- 41 Used Manufactured/Mobile Home Disclosure
- 42 Other _____
- 43 Other _____

44
45 **ENTIRE AGREEMENT** This Agreement and attachments contain the entire agreement of the parties and supersede all
46 prior agreements or representations with respect to the Property not expressly set forth in this Agreement. This Agreement
47 may only be modified in writing, signed and dated by the parties. BUYER acknowledges having read and approved all
48 provisions of this Agreement.
49

50 **TIME IS OF THE ESSENCE** Time is of the essence of this Agreement.
51

52 **SELLER** has agreed, by separate listing agreement, to pay real estate commissions for services rendered, at COE,
53 As published in the MLS, _____% of the accepted price, or \$ _____, shall be paid to BUYER's real
54 estate company, Coldwell Banker Select RE M

1 **EXPIRATION OF OFFER** Per NRS 645.254, all offers must be presented to SELLER. This Offer expires unless
2 accepted, including delivery to BUYER, or Colleen Campbell
3 on/or before 5:00 A.M. P.M. on _____

4
5
6 BUYER ^{Authentication:} James P. Hilton DATE 3-27-2018 TIME _____
7 ~~James P. Hilton~~
8 BUYER _____ DATE _____ TIME _____
9

10 BUYER's Representation:
11
12 BUYER's Licensee Name Colleen Campbell BUYER's Broker Name Shele Pandl
13 (Print Name)
14 BUYER's Licensee Nevada License # 90021056 BUYER's Broker Nevada License # _____
15
16 Phone (775) 790-0110 Fax (775) 782-7165 Company Name Coldwell Banker Select RE M
17
18 BUYER's Licensee Email ccweenie@aol.com Office Address 1674 Hwy. 395
19
20 BUYER's Licensee Signature _____ City/State/Zip Minden NV 89423
21 (Licensee acknowledgement of receipt of deposit)

22
23 **SELLER'S ACCEPTANCE, COUNTER OFFER OR REJECTION OF AGREEMENT**

24 SELLER acknowledges having read and approved each provision of this Agreement. Authorization is given to Brokers to
25 deliver a signed copy to BUYER and disclose the terms of the sale to members of the Multiple Listing Service or Association
26 of REALTORS® at COE.

27
28 SELLER shall check one of the following options, and date, time, and sign this Agreement.

29
30 **Acceptance of Offer** SELLER accepts this Offer and agrees they have the authority to sell the Property on the terms
31 and conditions stated in this Agreement.

32
33 **Counter Offer** SELLER signs this Offer subject to a Counter Offer dated _____.

34
35 **Rejection** SELLER rejects the foregoing Offer.

36
37 SELLER Sara Encina-Rie DATE 3-27-18 Time 2:00pm
38
39 SELLER _____ DATE _____ Time _____
40

41 SELLER's Representation:
42
43 SELLER's Licensee Name Colleen Campbell SELLER's Broker Name Shele Pandl
44 (Print Name)
45 SELLER's Licensee Nevada License # 21056 SELLER's Brokers Nevada License # _____
46
47 Phone (775) 782-7111 Fax (775) 782-7165 Company Name Coldwell Banker Select RE M
48
49 SELLER's Licensee Email ccweenie@aol.com Office Address 1674 Hwy. 395
50
51 City/State/Zip Minden NV 89423

SATISFACTION OR WAIVER OF CONTINGENCIES

To Agreement dated _____, between Sara Cinciala Nielsen, Seller and James Hilton Buyer, concerning property commonly known as 1656 Baldia Drive Minden NV 89423

Buyer notifies the Seller that the following contingencies, initialed by Buyer(s), have been satisfied, waived, or approved in accordance with the terms of the Agreement.

LOAN APPROVAL

- Buyer and property have qualified for financing.
- Buyer waives the financing contingency and provides written proof of ability to perform.

BONDS AND ASSESSMENTS

- Buyer has verified and approves the bonds and assessments shown on the preliminary title report.

PROPERTY TAX BILL

- Buyer approves the property tax bill.

EXAMINATION OF TITLE

- Buyer approves the exceptions to title (other than monetary liens to be paid on close of escrow) contained in the title report on the property.

CONTINGENT ON SALE OF BUYER'S PROPERTY

- Buyer's property at _____ has sold and is in escrow at _____ Title Company, and is scheduled to close on _____. The contract is still contingent on the successful close of escrow of Buyers property.
- Buyer waives the contingent on sale provision in its entirety. Buyers ability to purchase is not contingent on the sale or close of any property, and Buyer provides reasonable proof of ability to perform (attached).

INSPECTIONS OF PHYSICAL CONDITION

- Buyer approves all inspection reports obtained in accordance with this contingency.
- Buyer waives this contingency without any inspections against advice of brokers.

OTHER CONTINGENCIES. Buyer removes the following other contingencies:

- _____
- _____
- _____
- _____

COMMON INTEREST DEVELOPMENT. Buyer has read and approves the:

- Governing documents, including the CCRs.
- Budget and Reserve Analysis dated _____
- Insurance summary dated _____
- Preliminary list of claimed defects, if any.
- Disclosure re delinquent assessments, pending special assessments, and pending litigation.
- Minutes of previous _____ months of directors' meetings.

PEST CONTROL INSPECTION

- Buyer has read and approves the report dated _____ by _____
- Buyer waives this contingency without any inspection against the advice of brokers.

EXISTING LOANS

- Buyer approves the terms of the note(s) and deed(s) of trust being assumed or taken subject to.

RENTAL PROPERTY

- Buyer has read and approves the existing leases and rental agreements, including any outstanding claims or notices, with estoppel certificates.
- Buyer has read and approves the statement of rental income and expenses, including existing deposits.
- Buyer has read and approves the service and equipment rental contracts which run beyond close of escrow.
- Buyer has inspected and approves the condition of all rental units.

Buyer James Hilton Date 3-27-18 Buyer _____ Date _____

Seller(s) [Signature] acknowledge receipt of this notification on 3-27-18
(Initials) (Date)

ADDENDUM-"AS IS" SALE

To Agreement dated 3/12/2018, between _____, Seller
and _____ Buyer, concerning property commonly known as
1656 Zaldia Drive Minden NV 89423 ("Property").

The Property being sold is not new and neither Seller nor Seller's agent warrant the condition of the property, which is sold in its present "AS IS" condition. Buyer understands and agrees that Seller, his or her agents or assigns, will not, prior or subsequent to close of escrow, be responsible for the repair, replacement, or modification of any deficiencies, malfunctions or mechanical defects in the material, workmanship, or mechanical components of the structures, improvements, or land, including but not limited to: heating, plumbing, electrical or sewage disposal system, well or other water supply system, drainage or moisture conditions, foundations, air conditioning, hot water heater, pools, spas, solar systems, appliances, roof, or damage by or presence of pests, mold, or other organisms. This provision supersedes all other provisions in the Purchase Agreement regarding the condition of the Property (except those relating to destruction of improvements, risk of loss, compliance with local laws applicable to the sale or transfer of property, and leaving property free of debris and personal property). However, Seller agrees the Property (including all structures, pool, spa, grounds and landscaping) will be maintained and delivered to Buyer at close of escrow in the same or better condition than as of the date of acceptance or, if there is an inspection contingency, as of the time the inspection contingency is removed.

Buyer has been advised to carefully inspect the Property personally, and to obtain inspection reports from qualified experts regarding all systems and features of the Property including boundary lines, lot and dwelling size, roof, plumbing, electrical, appliances, sewers, septic system, soil conditions, foundation, heating, air conditioning, structural components, pool and related equipment, and any possible environmental hazards, pest, or mold infestation or infection.

Seller agrees to permit Buyer and Buyer's representatives reasonable access to the Property to complete the inspections.

Buyer will notify Seller in writing, within the inspection contingency period specified in the purchase agreement (or, if not specified, within _____ days from date of acceptance) that the condition of the Property is either acceptable or unacceptable. If the Buyer finds the Property acceptable, Buyer agrees to take the Property in its present "AS IS" condition as of the time the inspection condition is satisfied. Should Buyer find the Property unacceptable, the Buyer has the option of terminating the Purchase Agreement.

Buyer is not relying upon Seller or Seller's agent to investigate and report on the condition of the Property other than conditions known by the Seller or Seller's agent and noted on any disclosure statements that have been provided. In all other respects, Buyer agrees that he or she is relying exclusively upon Buyer's own inspection and that of experts retained by Buyer as to the condition of the physical features of the Property and location of the boundary lines.

The parties understand that, even though this is an "AS IS" sale, the Seller is obligated by law to reveal all known defects of a material nature of which the Seller is aware. This "AS IS" agreement does not relieve the Seller of the obligation to deliver the property in a neat and clean condition with debris and personal belongings removed. The parties do not intend by this Addendum to waive any provision of the law requiring that the Seller or the agents furnish disclosure statements, nor do the parties intend to waive any provisions of local laws requiring inspections or report.

Buyer JLH Date 3-27-18 Buyer _____ Date _____

Seller Sanford Date 3-28-18 Seller _____ Date _____



ASSOCIATED MORTGAGE CENTER

March 7, 2018

Colleen Campbell
Coldwell Banker / Select
Email : ccweenie@aol.com

Nevada Office
294 East Moana Lane
Unit 25
Reno, NV 89502
(775) 829-5906
Fax: (775) 829-5928
(877) 258-2983 Toll Free

California Office
591 Tahoe Keys Blvd., #D1
Tahoe Keys Village
So. Lake Tahoe, CA 96150
(530) 544-5309
Fax: (530) 544-0423
(877) 300-8481 Toll Free

Re:

James P Hilton
1656 Zaldia Dr, Minden, NV 89423
\$415,000 purchase price
\$100,000 down payment
\$315,000 new conventional loan

Dear Colleen,

After review of the borrower's application including credit, income and debts provided, he is a qualified borrower. Final loan approval will be subject to the following:

1. Acceptable appraisal, purchase agreement and preliminary title report.
2. Validation of submission package by lender.

Should you have any additional questions please do not hesitate to call.

Cordially,
Ron Yokotake



ASSOCIATED MORTGAGE CENTER

Nevada Office
294 East Moana Lane
Unit 25
Reno, NV 89502
(775) 829-5906
Fax: (775) 829-5928
(877) 258-2983 Toll Free

California Office
591 Tahoe Keys Blvd., #D1
Tahoe Keys Village
So. Lake Tahoe, CA 96150
(530) 544-5309
Fax: (530) 544-0423
(877) 300-8481 Toll Free

COPY

CERTIFIED COPY

The document to which this certificate is attached is a full, true and correct copy of the original in file and of record in my office.

DATE May 8, 2018

BOBBIE R. WILLIAMS Clerk of Court
of the State of Nevada, in and for the County of Douglas,

By W. Williams Deputy