

DOUGLAS COUNTY, NV

2021-959300

Rec:\$40.00

\$40.00

Pgs=3

01/04/2021 08:35 AM

FIRST FEDERAL BANK OF FLORIDA

KAREN ELLISON, RECORDER

Prepared by/Return to:

CBC National Bank

3010 Royal Blvd South, Suite 260

Alpharetta, GA 30022

Grantor: Stephani T Halladay and Daniel P Halladay

1419 Leonard Road

Gardnerville, NV, 89460

Grantee: CBC National Bank a Division for First Federal

Bank of Florida

3010 Royal Blvd. South, Suite 260

Alpharetta, GA 30022

Please Cross-Reference:

Deed of Trust November, 24, 2020 Instrument # 2020957044
and 18 pages Clerk of Superior Court Douglas County, NV

Property of: Stephani T Halladay and Daniel

P Halladay

1419 Leonard Road

Gardnerville, NV, 89460

Loan Number 8000241234

PARCEL # 1220-21-610-091

County of Douglas

State of Nevada

**DEED OF TRUST
AFFIDAVIT RELATING TO LAND
Scrivener's affidavit**

Personally appeared before me, the undersigned attesting authority duly authorized by law to administer oaths, the undersigned affiant, who, being first duly sworn, deposes and upon oath says that this affidavit relates to the property of the owner designated in the caption hereof as the same is described fully, to-wit:

Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, AND IS DESCRIBED AS FOLLOWS:

LOT 594, OF GARDNERVILLE RANCHOS UNIT NO. 6. ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MAY 29, 1973, IN BOOK 573, PAGE 1026, AS FILE NO. 66512.

Parcel ID: 1220-21-610-091

Deponent makes the following statement under oath as being relevant and material to the ownership of said property:

That the undersigned acted as scrivener for Deed of Trust in connection with the land referenced above, that the undersigned has reviewed the file with respect to the said transaction, and that in connection with the said transaction the undersigned prepared the Deed of Trust.


That there was an error of the scrivener in the Deed of Trust as follows:

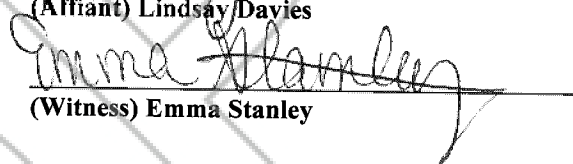
The aforesaid Deed of Trust November 24, 2020 Instrument # 2020957044 and 18 pages Clerk of Superior Court Douglas County, Nevada.

1. Was recorded with the incorrect spelling of the property city. Therefore, the corrected page 4 of the Deed of Trust is being recorded with this Scrivener's Affidavit to fix this recording and will be cross-referenced with the recorded Deed of Trust.
2. This affidavit corrects the error as it is attached.

The undersigned understands that purchasers, lenders and title companies may rely on this affidavit with respect to the property described in the above referenced document.

Date: 1/04/2021



(Affiant) Lindsay Davies


(Witness) Emma Stanley

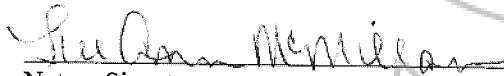
State of Georgia
County of Cherokee

On January 4, 2021 before me, LeeAnn McMillan
(Date) (Notary)

Personally appeared, Lindsay Davies and Emma Stanley, Signers

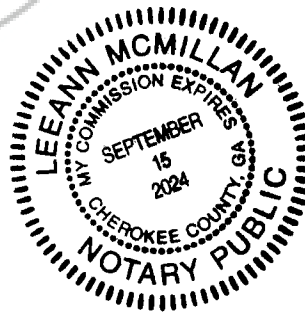
Personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature (s) on the instrument the person (s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Notary Signature

My Commission Expires: 9/15/2024



which currently has the address of 1419 Leonard Road

[Street]

GARDNERVILLE

[City]

, Nevada

89460

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve