

A. P. No. 1220-17-401-012
Escrow No. 2626457-MK

DOUGLAS COUNTY, NV **2021-971178**
Rec:\$40.00
\$40.00 Pgs=7 **07/21/2021 11:21 AM**
FIRST AMERICAN TITLE MINDEN
KAREN ELLISON, RECORDER

When recorded mail to:
Craig Trust
P.O. Box 1468
Minden, NV 89423

DEED OF TRUST
WITH ASSIGNMENT OF RENTS

THIS DEED OF TRUST, made July 15, 2021, between WILLIAM C. SANDVIK and HEIDI R. SANDVIK, husband and wife as joint tenants, herein called "Trustor", whose address is: 1019 Verde Way, Gardnerville, NV 89460, FIRST AMERICAN TITLE INSURANCE CORPORATION, a Nebraska Corporation, herein called "Trustee", and PATRICK D. CRAIG and KATHRYN A. CRAIG, Co-Trustees of the PATRICK D. CRAIG AND KATHRYN A. CRAIG FAMILY 2000 TRUST, whose address is: P.O. Box 1468, Minden, NV 89423, herein called "Beneficiary",

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:

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

TOGETHER WITH, the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof, subject, however, to the right of Beneficiary, during any period of default hereunder, and without waiver of such default, to collect said rents, issues and profits by any lawful means, and to apply the same, less costs and expenses of collection, to any indebtedness secured hereby.

FOR THE PURPOSE OF SECURING: (1) Payment of the principal sum of \$786,569.66, according to the terms of a promissory note or notes of even date herewith made by Trustor, payable to order of Beneficiary, and all extensions or renewals thereof; (2) the performance of each agreement of Trustor incorporated herein by reference or contained herein; and (3) payment of such additional sums which may hereafter be loaned to Trustor by Beneficiary when evidenced by a promissory note or notes reciting that they are secured by this Deed of Trust.

AND THIS INDENTURE FURTHER WITNESSETH:

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

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

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

4. To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust. Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand

upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

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

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

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

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

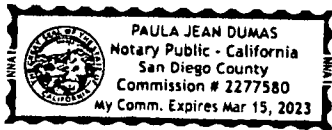
9. At any time, and from time to time, without liability therefore, upon written request of Trustor and Beneficiary, and without affecting the personal liability of any person for payment of the indebtedness secured hereby or affect of this Deed of Trust upon said property, Trustee may consent in writing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

10. Upon receipt of written request from Beneficiary reciting that all sums secured hereby have been paid and upon surrender of this Deed of Trust and the note secured hereby to Trustee for cancellation and retention, or such other disposition as Trustee, in its sole discretion, may choose, and upon payment of its fees, the Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters of fact shall be conclusive proof of the truth thereof. The Grantee in such reconveyance may be described in general terms as "the person or persons legally entitled thereto".

11. Should Trustor default in the payment of any indebtedness secured hereby, or in the performance of any of the covenants and agreements herein contained or

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

TRUSTOR:



William C Sandvik
WILLIAM C. SANDVIK

Heidi R. Sandvik
HEIDI R. SANDVIK

STATE OF California)
COUNTY OF San Diego) ss:

This instrument was acknowledged before me on 18 July, 2021,
by WILLIAM C. SANDVIK and HEIDI R. SANDVIK.

Paula Jean Dumas
Notary Public

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

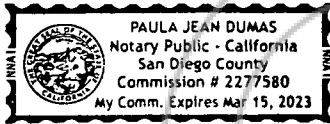
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of San Diego)
On 18 July 2021 before me, Paula Jean Dumas, Notary Public,
Date Here Insert Name and Title of the Officer
personally appeared William C. Sandvik, Heidi R. Sandvik
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature Paula Jean Dumas
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____ Document Date: _____
Number of Pages: _____ Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: _____

Signer's Name: _____
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 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: _____

EXHIBIT "A"

The land referred to herein below is situated in the County of Douglas, State of Nevada, and described as follows:

THE PORTION OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION 17 AND THE SOUTHEAST QUARTER (SE 1/4) OF SECTION 18, ALL IN TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. &M., DOUGLAS COUNTY, NEVADA, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTH RIGHT-OF-WAY LINE OF VERDE WAY FROM WHICH THE QUARTER CORNER COMMON TO SECTIONS 17 AND 18, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. &M., BEARS NORTH 0° 11' 07" WEST, 1,789.37 FEET, THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE OF VERDE WAY IN A NORTHWEST DIRECTION, 334 FEET, MORE OR LESS;

THENCE ON A TANGENT CURVE CONCAVE TO THE SOUTH HAVING A RADIUS OF 75.00 FEET AND A CENTRAL ANGLE OF 66° 53' 10", AN ARC LENGTH OF 87.5 FEET, MORE OR LESS;

THENCE IN A SOUTHWEST DIRECTION, 15.2 FEET, MORE OR LESS, TO A POINT ON A CURVE ON THE NORTH RIGHT-OF-WAY OF KIMMERLING DRIVE (80 FEET WIDE);

THENCE ALONG SAID NORTH RIGHT-OF-WAY ALONG A CURVE CONCAVE TO THE SOUTH AND HAVING A RADIUS OF 1240 FEET AND A LENGTH OF 456 FEET MORE OR LESS; THENCE SOUTH 45° 07' 30" EAST, 86.40 FEET, MORE OR LESS; THENCE NORTH 89° 52' 30" EAST, 587.90 FEET;

THENCE NORTH 0° 22' 45" WEST 291.72 FEET, MORE OR LESS, TO A POINT ON THE AFOREMENTIONED SOUTH RIGHT-OF-WAY LINE OF VERDE WAY;

THENCE ALONG SAID SOUTH RIGHT-OF-WAY IN A NORTHWEST DIRECTION 532 FEET, MORE OR LESS, TO THE POINT BEGINNING.

NOTE: THE ABOVE METES AND BOUND DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED NOVEMBER 08, 2006, IN BOOK 1106, PAGE 2813, AS INSTRUMENT NO. 0688213.

APN: 1220-17-401-012