



KAREN ELLISON, RECORDER

AFFIDAVIT

APN # 1320-13-000-025
PREPARED BY AND RETURN TO:
US BANK HOME MORTGAGE
ATTN: GWEN GILBERT
221 W CHERRY ST
NEVADA, MO 64772

In RE: LINDSAY. – Loan# 2201132831
Property Address: 1831 Eldon Way, Minden, NV 89423
Date Prepared – September 22, 2021

State of: Missouri
County of: Vernon

Before me, **Amber Schluckebier, a Notary Public**, on **22nd** day of **September, 2021** appeared the undersigned **Christina McAllister**, who being duly sworn deposes and states under oath as follows:

1. I am over the age of 18 and suffer no legal disabilities. I am an officer of U.S Bank N.A. I have personal knowledge of the facts contained here in and they are true and correct.
2. The firm of **U.S. Bank National Association, Grantee**. closed a transaction for **Paul A Lindsay and Tiffani Lindsay Grantor**. As part of the closing of this transaction, a Mortgage was recorded. For reasons unknown, said Mortgage was recorded without the **Construction Rider** on document recorded at **Document Number 2020954775 Book N/A & Page N/A on October 19, 2020 in Douglas County, Nevada**
3. This affidavit is made to **add the Construction Rider** and to serve as notice to all subsequent purchasers, attorneys, and title insurance companies of the aforementioned and may be relied upon.
4. *****SEE LEGAL DESCRIPTION ATTACHED*****

Amber T. Schluckebier
NOTARY PUBLIC – Amber Schluckebier
My Commission expires October 17, 2021

U.S. BANK NATIONAL ASSOCIATION

Christina McAllister
Christina McAllister-Mortgage Banking Officer



AMBER T SCHLUCKEBIER
My Commission Expires
October 17, 2021
Vernon County
Commission #17867706

CONSTRUCTION LOAN RIDER TO SECURITY INSTRUMENT

(To Be Recorded With The Security Instrument)

LENDER: U.S. Bank National Association

BORROWER: Paul A Lindsay and Tiffani Lindsay, husband and wife, as joint tenants with right of survivorship

PROPERTY: 1831 Eldon Way, Minden, NV 89423

THIS CONSTRUCTION LOAN RIDER TO SECURITY INSTRUMENT (the "Rider") shall be deemed to amend and supplement the Mortgage, Open-End Mortgage, Deed of Trust, and any and all riders or amendments thereto (the "Security Instrument") of the same date, to which this Rider is attached, given by the undersigned (the "Borrower") to secure Borrower's Promissory Note to Lender of the same date (the "Note") and covering the property (the "Property") described in this Security Instrument. All terms defined in the Note and elsewhere in this Security Instrument shall have the same meaning in this Rider.

AMENDED AND ADDITIONAL COVENANTS. In addition to the covenants and agreements made in this Security Instrument, Borrower and Lender further covenant and agree as follows:

Paragraph 6 of the Security Instrument. The first sentence of Paragraph 6 of the Security Instrument is hereby modified to read as follows:

Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the end of the Construction Phase and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. All other provisions in Paragraph 6 of this Security Instrument remain unchanged.

BY SIGNING BELOW, I accept and agree to the terms and covenants contained in this Rider.

CP-DG002 Fixed C2P Rider to Security Instrument
2201132831
2020101620.3.0.3249-
J20200629Y

8/1/2017
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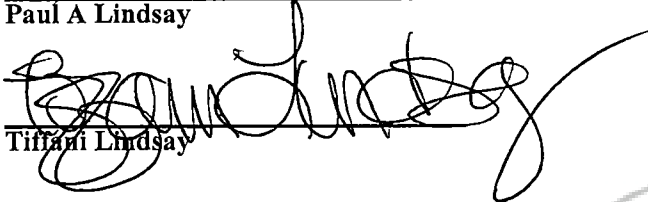


DATED this 16th day of October, 2020.

Borrower



Paul A Lindsay



Tiffani Lindsay

COPY

CP-DG002 Fixed C2P Rider to Security Instrument
2201132831
2020101620.3.0.3249-
J20200629Y

8/1/2017
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LEGAL DESCRIPTION

EXHIBIT "A"

1320-13-000-025

PARCEL 1 AS SHOWN ON FINAL PARCEL MAP FOR WILLIAM D. MCALISTER, RECORDED APRIL 1, 2012 IN BOOK 412, PAGE 6939 AS DOCUMENT NO. 801457 IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, LOCATED IN A PORTION OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B.&M.Ths.. is a Construction Security Instrument.