

APN# 1121-05-5116-0316



00175194202310026070040048

SHAWNYNE GARREN, RECORDER

Recording Requested by/Mail to:

Name: Denise Beronio

Address: 271 Walker St.

City/State/Zip: Gardnerville, NV 89410

Mail Tax Statements to:

Name: Denise Beronio

Address: 271 Walker St.

City/State/Zip: Gardnerville

NV, 89410

Terms of Privately Held Loan

Title of Document (required)

Please complete the Affirmation Statement below:

The undersigned hereby affirms that the document submitted for recording DOES contain personal information as required by law: (check applicable)

- Affidavit of Death – NRS 440.380 (1)(A) & NRS 40.525 (5)
- Military Discharge – NRS 419.020 (2)
- Other NRS _____ (state specific law)

-OR-

I the undersigned hereby affirm the attached document, including any exhibits, hereby submitted for recording does NOT contain the personal information of any person(s). (Per NRS 239B.030)

Denise K Beronio
Signature

Denise K. Beronio
Printed Name

This document is being (re-)recorded to correct document # _____, and is correcting

TERMS OF PRIVATELY HELD LOAN

DATE: November 20, 2023

REGARDING APN # 1121.05.516.036

PROPERTY ADDRESS: 271 Walker St., Gardnerville NV 89410

The Purpose of this document is to provide the Closing Agent the terms of the privately held loan negotiated by the undersigned borrower and lender for Closing Agent's use in the preparation of the Private Financing Documents as that term is defined in the INSTRUCTIONS FOR PREPARATION OF LOAN DOCUMENTS PRIVATE FINANCING to which this document is attached and made a part thereof.

Principal Amount \$ 35,000.00 to Denise Beronio, Borrower.

Lenders Name: Richard Kudrna, Jr.

Lenders Address: 16020 Tourmaline Dr, Reno, NV 89521

Interest Rate: 10 %

Interest Start Date: NOV. 22, 2023 OR Date of Close of Escrow

Daily Per Diem: \$ 5.27

Payment Amount: \$ 1000 plmo. increased in July 2024 to \$ 1000 plmo

Payment: Includes Interest Interest Only X Principal Plus Interest.

Payment frequency: X Monthly Quarterly Semi-Annually Annually

Other:

First Payment Date: OR days from Close of Escrow

Interest X is is not to be prorated at closing.

Maturity Date: Nov. 23, 2024 OR DAYS MONTHS OR YEARS from

Close of Escrow. Balloon payment with option for a 12 month renewal.

Note will contain the following:

Late Charge: X Yes No

If yes: Late Charge \$ 50 after 5 days; or % of the payment amount after days.

Prepayment Penalty Yes X No

If Yes, Amount of Prepayment Penalty \$

Due on Sale Clause: X Yes No

Impounds Taxes and Insurance Included in Payment Yes X No.

Request for Notice of Delinquent Taxes Yes X No.

Request for Notice of Default X Yes No.

Monthly Collection Account is X is not to be set up. If to be set up with fees to be paid Borrower Lender.

see exhibit A

Borrower:

Lender:

Denise K. Beronio

Richard Kudrna, Jr.

Denise K Beronio 11.22.23

[Signature]



Acknowledgment by Individual

State of Nevada County of Washoe

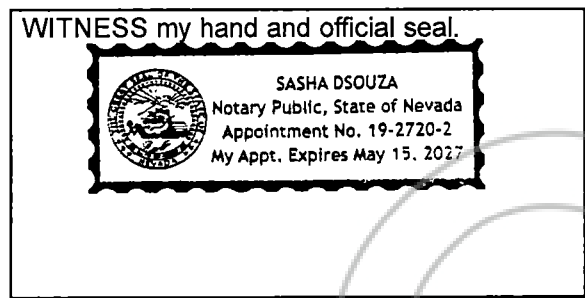
On this 22nd day of November, 20 23. Before me, Sasha Dsouza
Name of Notary Public

the undersigned Notary Public, personally appeared
Richard F. Kudrna jr. and Denise K. Beronio

Name of Signer(s)

- Proved to me on the oath of _____
- Personally known to me
- Proved to me on the basis of satisfactory evidence NV Drivers license
(Description of ID)

to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed it.



Notary Seal

[Signature]
(Signature of Notary Public)

My commission expires 5/15/2027

Optional: A thumbprint is only needed if state statutes require a thumbprint.

For Bank Purposes Only Description of Attached Document

Type or Title of Document

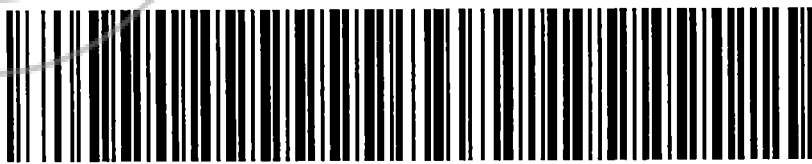
Document Date _____ Number of Pages _____

Signer(s) Other Than Named Above

Account Number (if applicable)

Right Thumbprint of Signer

Top of thumb here



F001-00000DSG5350-01

EXHIBIT A
LEGAL DESCRIPTION

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA,
DESCRIBED AS FOLLOWS:

LOT 188, AS SET FORTH ON THE RECORD OF SURVEY FOR PINEVIEW DEVELOPMENT, UNIT
NO. 6, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON
SEPTEMBER 26, 2005, IN BOOK 0905, PAGE 9644, AS DOCUMENT NO. 655937

APN: 1121-05-516-036

Property commonly known as: 271 Walker Street, Gardnerville, NV 89410

