

DOUGLAS COUNTY, NV **2024-1011372**  
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AVANZE BUSINESS SOLUTIONS, INC  
SHAWNYNE GARREN, RECORDER

**APN 1418-27-210-014**  
**UCC FINANCING STATEMENT**  
FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional) <b>EquityProtect Inc. (888) 213-2959</b>
B. E-MAIL CONTACT AT FILER (optional) <b>Recordings@equityprotect.com</b>
C. SEND ACKNOWLEDGMENT TO: (Name and Address)  <b>James Czajkowski</b>  <b>10442 Po Box</b>  <b>Zephyr Cove NV 89448</b>

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here  and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME				
OR 1b. INDIVIDUAL'S SURNAME <b>Czajkowski</b>	FIRST PERSONAL NAME <b>James</b>	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
1c. MAILING ADDRESS <b>10442 Po Box</b>	CITY <b>Zephyr Cove</b>	STATE <b>NV</b>	POSTAL CODE <b>89448</b>	COUNTRY <b>USA</b>

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here  and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME				
OR 2b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
2c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME <b>EquityProtect Inc.</b>				
OR 3b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
3c. MAILING ADDRESS <b>5566 Longley Ln Suite B</b>	CITY <b>Reno</b>	STATE <b>Nv</b>	POSTAL CODE <b>89511</b>	COUNTRY <b>89511</b>

4. COLLATERAL: This financing statement covers the following collateral:

**Debtor hereby declares that any Purported Transfer (defined below) involving all or any portion of, or any interest in, their title to the Property shall be invalid and of no force and effect unless there has been recorded in the Public Records a UCC-3 Amendment signed by Secured Party either terminating this UCC-1 filing or specifically authorizing the Purported Transfer. The term "Purported Transfer" shall mean the recording of any document in the Public Records purporting to (1) sell, convey, transfer, or assign all or any portion of the Debtor's right, title, or interest in or to the Property or any portion of the Property; and (b) mortgage, lien, or otherwise voluntarily encumber all or any portion of Debtor's right, title or interest in or to the Property or any portion of the Property. The term "Purported Transfer" shall not apply to transfers by operation of law or to judgment liens, federal or state tax liens, real property tax liens, mechanics or material men's liens, Medicare reimbursement liens, or other involuntary liens against real property.**

5. Check only if applicable and check only one box: Collateral is  held in a Trust (see UCC1Ad, item 17 and Instructions)  being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:  
 Public-Finance Transaction  Manufactured-Home Transaction  A Debtor is a Transmitting Utility

6b. Check only if applicable and check only one box:  
 Agricultural Lien  Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable):  Lessee/Lessor  Consignee/Consignor  Seller/Buyer  Bailee/Bailor  Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA:  
<https://servicer.equityprotect.com>. Service Agreement # **1711-7331-1016-8693**

# UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here

9a. ORGANIZATION'S NAME	
OR	
9b. INDIVIDUAL'S SURNAME <b>Czajkowski</b>	
FIRST PERSONAL NAME <b>James</b>	
ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME				
OR				
10b. INDIVIDUAL'S SURNAME				
INDIVIDUAL'S FIRST PERSONAL NAME				
INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)				SUFFIX
10c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

11.  ADDITIONAL SECURED PARTY'S NAME or  ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME				
OR				
11b. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX	
11c. MAILING ADDRESS	CITY	STATE	POSTAL CODE	COUNTRY

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):  
**The Restriction shall be effective as of the date and time it is recorded in the public records of the county (or equivalent recording jurisdiction) in which the Property is located (Public Records"). The Restriction shall expire at 11:59 p.m. on the fifth(5th) anniversary date of the recording of the Notice in the Public Records. To secure a termination of this filing, to secure a waiver of this filing to allow a particular conveyance or encumbrance, or to confirm that a previously recorded waiver or termination of his filing was valid, contact Secured Party at the above address or at [<https://equityprotect.com/>]**

13. <input type="checkbox"/> This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)	14. This FINANCING STATEMENT: <input type="checkbox"/> covers timber to be cut <input type="checkbox"/> covers as-extracted collateral <input type="checkbox"/> is filed as a fixture filing
15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):	16. Description of real estate:  <b>Tax ID #(s): APN: 1418-27-210-014</b> <b>Commonly known as: 1444 Pittman Ter, Glenbrook Nv, 89413</b> <b>See Exhibit "A" Legal Description</b>

17. MISCELLANEOUS:

## NOTICE OF RESTRICTION ON CONVEYANCES AND VOLUNTARY LIENS

**Parties.** This Notice of Restriction on Conveyances and Voluntary Liens (“**Notice**”) is entered into by James P. Czajkowski and David Sylvian-Czajkowski, Trustees of the James P. and David S. Czajkowski Trust, dated March 9, 2021 (collectively, “**Owner**”). Owner is the owner of the Property described below.

**Property.** That certain real property described below.

Tax ID #(s): APN: 1418-27-210-014

Commonly known as: 1444 Pittman Ter, Glenbrook Nv, 89413

See Exhibit "A" Legal Description

**Restriction.** Owner hereby declares that any Purported Transfer (defined below) involving all or any portion of, or any interest in, their title to the Property shall be invalid and of no force and effect, unless there has been recorded in the Public Records (defined below) either (a) a Partial Waiver of Notice of Restriction on Conveyance or Voluntary Liens (“**Waiver**”) signed by both Owner and EQUITY PROTECT specifically describing and authorizing the Purported Transfer; or (b) a Termination of Notice of Restriction on Conveyance or Voluntary Liens (“**Termination**”) signed by Owner and EQUITY PROTECT specifically terminating this Notice by reference to the recording information for this Notice.

For the purposes of this Notice, the term “**Purported Transfer**” shall mean the recording of any document in the Public Records purporting to:

1. Sell, convey, transfer, or assign all or any portion of Owner’ right, title or interest in or to the Property or any portion of the Property; and
2. Mortgage, lien or otherwise voluntarily encumber all or any portion of Owner’ right, title or interest in or to the Property or any portion of the Property.

The term “**Purported Transfer**” shall not apply to transfers by operation of law or to judgment liens, federal or state tax liens, real property tax liens, mechanics or materialmen’s liens, Medicare reimbursement liens or other involuntary liens against real property.

**Term of Restriction.** The Restriction shall be effective as of the date and time it is recorded in the public records of the county (or equivalent recording jurisdiction) in which the Property is located, and which are used to impart constructive notice to the public of real estate conveyances and encumbrances (“**Public Records**”). The Restriction shall expire at 11:59 p.m. on the fifth (5<sup>th</sup>) anniversary date of the recording of the Notice in the Public Records. *The Restriction shall also terminate as to any particular individual Owner upon such Owner’s death, EQUITY PROTECT dissolution or failure to pay service fees.*

**Waivers and Termination of the Restriction.** To secure a Termination of this Notice, to secure a Waiver of this notice to allow a Purported Transaction, or to confirm that a previously recorded Waiver or Termination of this Notice was authorized and is valid, contact:

Equity Protect

Attn: Notice Waiver or Termination Department

5365 Reno Corporate Dr, Suite 100

Reno, NV 89511

<https://servicer.equityprotect.com>. Service Agreement # 1711-7331-1016-8693

[support@equityprotect.com](mailto:support@equityprotect.com)

Exhibit A

Parcel No. 1:

The Southerly 25 feet of Lot 12 measured at a right angle from the Northwesterly end line of said Lot and running parallel to and 25 feet distant from the Southeasterly side line of said Lot extended to the most Southerly line of Pittman Terrace, all of Lot 13 and the Northerly 25 feet of Lot 14, measured at a right angle from the Northwesterly end line of said Lot and running parallel to and 25 feet distant from the Northwesterly side line of said Lot extended to the most Southerly line of Pittman Terrace, as said Lots are shown on the map of Subdivision No. 1 Caverock Cove, Ltd., Tract, Section 27, Township 14 North Range 18 East, filed in the office of the County Recorder of Douglas County, Nevada on the 28<sup>th</sup> day of September, 1936, as Document No. 3331.

Parcel No. 2:

Those strips of land lying between the Northwesterly end line of each lot or portion of lot described in Parcel 1 here-in-above and the low water line of Lake Tahoe and lying between the side lines of each of said lots or portions of lots extended to the low water line of Lake Tahoe, further described in Decree Quieting Title, recorded December 9, 2014, as Document No. 2014-854132, Official Records, Douglas County, Nevada, as follows:

All that portion of Subdivision No. 1, Caverock Cove, Ltd., filed for record on September 26, 1936, as Document 3331;

Beginning at the Northwesterly corner of Parcel 1 per that certain Grant, Bargain and Sale Deed recorded on October 7, 2010, as Document No. 771799, Douglas County Records;

Thence North 52°06'20" West 79.1 feet more or less to a point on the approximate Low-Water Line of Lake Tahoe, at elevation 6223.0 feet, Lake Tahoe Datum;

Thence Northerly along said approximate Low-Water Line the following 5 courses:

North 19°09'02" East 12.18 feet;

North 42°24'58" East 20.64 feet;

North 57°55'20" East 28.49 feet;

North 74°46'30" East 34.88 feet;

North 48°09'53" East 14.56 feet;

Thence leaving said approximate Low-Water Line South 50°03'20" East 63.4 feet more or less to the Northeast corner of said Parcel 1;

Thence Southwesterly along said Parcel 1 South 46°38'14" West 100.00 feet to the Point of Beginning.

Excepting therefrom the above described Parcels 1 and 2, excepting any portion of the above described property lying within the bed of Lake Tahoe below the Line of Natural Ordinary High Water and also excepting any artificial accretions to the land waterward of the Line of Natural Ordinary High Water or, if lake level has been artificially lowered, excepting any portion lying below an elevation of 6,223.00 feet, Lake Tahoe Datum established by NRS 321.595.

**Parcel No. 3:**

A non-exclusive right of use for Ingress to and egress from the above described property for the installation, operation, maintenance, repair and replacement of utility services, that portion of the roadway designated on said map as "Pittman Terrace" and abandoned by resolution of the Douglas County Board of County Commissioners, a copy of which is recorded in Book D of Miscellaneous Records, at Page 321, Douglas County, Nevada, lying between the Northeasterly side line of the South 25 feet of said Lot 12 extended to the most Southerly line of said Pittman Terrace and the Northeasterly end of that portion of Pittman Terrace that was so abandoned.

**Parcel No. 4:**

A non-exclusive easement for Ingress and egress over that portion of Pittman Terrace as delineated on the Map of said Caverock Cove, LTD., Tract and particularly described as follows, to wit:

All that portion of Pittman Terrace running Southwesterly from the line connecting the Southwest corner of Lot 25, with the angle from of road lying on the East line of Lot 11, to the South boundary of said subdivision, being a length of road approximately 279 feet along and 30 feet wide.

Except therefrom that certain parcel conveyed to the Tahoe-Douglas District In Deed recorded August 14, 1974 in Book 874. Page 428 as Document No. 74758 and further recorded June 25, 1987 In Book 687, Page 3219, Document No. 157156, both instruments respectively of Official Records.

Further excepting therefrom all that portion of said land set forth In Parcel 3 here-In-above.

A portion of the above metes and bounds description previously appeared in document recorded January 31, 2017, as Document No. 2017-894056, Douglas County, Nevada records.

A portion of the above metes and bounds description previously appeared in document recorded December 9, 2014, as Document No. 2014-854132, Douglas County, Nevada records.