Position 5

**USDA** Form RD 1927-1NV (Rev. 10-96)

Farm Service Agency 2002 Idaho Street, Elko, NV 89801

RIL ESTATE DEED OF TRUST FOR NEVADA WITH ASSIGNMENT OF RENTS April 007-140-45 perken of

THIS DEED OF TRUST is maind entered into by and betw	een the undersigned Susan M. Miller
and Lynford M. Mille Wife and Husband J	oint Tenants
residing in Eureka	
residing in <u>Eureka</u>	County, Nevada whose post office address
is HC 62 Box 62155, Eurek	, Nevada,
as trustors, herein called "Borrower," a Stewart Title	
whose mailing address is PO Box 9, E1ko	, Nevada 89803
as trustee, herein called "Trustee," athe United States of Ameri	ica, acting through the United States Department of Agriculture,
as beneficiary, herein called the "Goverent," and:	denced by one or more promissory notes or assumption agreements
or any shared appreciation or recapture sement, herein called "note	", which as been executed by Borrower, contains provisions setting
forth the interest rate, is payable to the let of the Government, aut Government upon any default by Borrer, and being further describ	thorizes acceleration of the entire indebtedness at the option of the
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Date of Insuent	Principal Amount
07/19/02	\$93,000.00 \$19,260.00
07/19/02	
	< ) ) \ \
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(The interest rate for limited purce farm ownership or lin	mited resource operating loans secured by this instrument may be
increased as provided in Government plations or the note.)	
And the note evidences a loar. Sorrower, and the Governs Farm and Rural Development Act, or 2 V of the Housing Act of 1	ment, at any time may assign the note pursuant to the Consolidated
And it is the purpose and intenthis instrument that, among	g other things, at all times when the note is held by the Government
or in the event the Government should gn this instrument, this ins And this instrument also sect the recapture of any intere	strument shall secure payment of the note; est credit or subsidy which may be granted to the Borrower by the
Government pursuant to 42 U.S.C. § 14, or any amounts due under	any Shared Appreciation Agreement/Recapture Agreement entered
into pursuant to 7 U.S.C. § 2001.  NOW, THEREFORE, in convation of the loans Borrows	er does hereby grant, bargain, sell, convey, and assign unto trustee
the following described property situato theEureka	County or Counties of Nevada:
TOWNSHIP 21 1/2 NORTHRANGE 54 EAST, M.D.	.B.&M.
Section 32: The Nortrly 2,640 feet exc	epting therefrom Lots 3 and 4
and S1/2V1/4	
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together with all rights (including the ris to mining products, gravel, oil, gas, coal or other minerals), interests, easements, hereditaments and appurtenances thereunto belonginhe rents, issues, and profits thereof and revenues and income therefrom (subject to the right of the Government to collect and apply theme as provided in Covenant (31) of this instrument); all improvements, all water, water rights, water stock, and sprinkling and irrigar system, pertaining thereto, and all payments at any time owing to Borrower by virtue of any sale, lease, transfer, conveyance, or commation of any part thereof or interest therein-all of which are herein called "the property."

IN TRUST, NEVERTHELE(a) at all times when the note is held by the Government, or in the event the Government should assign this instrument to secure promayment of the note and any renewals and extensions thereof and any agreements contained therein, and (b) to secure the prompt prient of all advances and expenditures made by the Government, with interest, as hereinafter described and the performance of everywenant and agreement of Borrower contained herein or in any supplementary agreement.

BORROWER for Borrower's . Borrower's heirs, executors, administrators, successors and assigns WARRANTS the property unto Trustee for the benefit of the Genment against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyance cified hereinabove, and COVENANTS AND AGREES as follows:

- (1) To pay promptly when due amdebtedness to the Government hereby secured.
- (2) To pay to the Government succes and other charges as may now or hereafter be required by Government regulations.
- (3) If required by the Governmeto make additional monthly payments of 1/12 of the estimated annual taxes, assessments, insurance premiums and other charges in the mortgaged premises.
- (4) The Government may at any tipay any other amounts including advances for payment of prior or junior liens, required herein to be paid by Borrower and not paid Borrower when due, as well as any costs and expenses for the preservation, protection, or enforcement of this lien, as advances feerrower's account. All such advances shall bear interest at the rate borne by the note which has the highest interest rate.
- (5) All advances by the Governme including advances for payment of prior or junior liens, in addition to any advances required by the terms of the note, as described by instrument, with interest shall be immediately due and payable by Borrower to the Government without demand at the price designated he latest note and shall be secured hereby. No such advance by the Government shall relieve Borrower from breach of Borrower's count to pay. Any payment made by Borrower may be applied on the note or any indebtedness to the Government secured hereby, in any er the Government determines.
  - (6) To use the loan evidenced by note solely for purposes authorized by the Government.
- (7) To pay when due all taxes, is, judgments, encumbrances, and assessments lawfully attaching to or assessed against the property, including all charges and assments in connection with water, water rights, and water stock pertaining to or reasonably necessary to the use of the real property cribed above, and promptly deliver to the Government without demand receipt evidencing such payments.
- (8) To keep the property insured equired by and under insurance policies approved by the Government and, at its requests to deliver such policies to the Government, amount collected under any fire or other insurance policy may be applied by the Government upon the loan or any other indebtedness ared by this instrument in such order as the Government may determine, or at the Government's option may be released to Borrower.
- (9) To maintain improvement in at repair and make repairs required by the Government; operate the property in a good and husbandmanlike manner; comply with a farm conservation practices and farm and home management plans as the Government from time to time may prescribe; and not to adon the property, or cause or permit waste, lessening or impairment of the security covered hereby, or, without the written consent of Government, cut, remove, or lease any timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary dome purposes.
  - (10) To comply with all laws, ordices, and regulations affecting the property.
- (11) To pay or reimburse the Goverent for expenses reasonably necessary or incidental to the protection of the lien and priority hereof and to the enforcement of or the coliance with the provisions hereof and of the note and any supplementary agreement (whether before or after default) including but not ited to costs of evidence of title to and survey of the property, costs of recording this and other instruments, attorney's fees, trustees' fecourt costs, and expenses of advertising, selling, and conveying the property.
- (12) Except as otherwise provided Jovernment regulations, neither the property nor any portion thereof or interest therein shall be leased, assigned, sold, transferred ocumbered, voluntarily or otherwise, without the written consent of the Government. The Government shall have the sole and excee rights as beneficiary hereunder including but not limited to the power to grant consents, partial releases, subordinations, and satistion.
- (13) At all reasonable times the Govment and its agents may inspect the property to ascertain whether the covenants and agreements contained herein or in any supplementar; reement are being performed.
- (14) The Government may (a) adjute interest rate, payment, terms or balance due on the loan, (b) increase the mortgage by an amount equal to deferred interest on the standing principal balance, (c) extend or defer the maturity of and renew and reschedule the payments on, the debt evidenced by the r or any indebtedness to the Government secured by this instrument, (d) release any party who is liable under the note or for the debt frenability to the Government, (e) release portions of the property and subordinate its lien, and (f) waive any other of its rights under this rument. Any and all this can and will be done without affecting the lien or the priority of this instrument or Borrower's or any other m's liability to the Government for payment of the note or debt secured by this instrument unless the Government says otherwise in ting. HOWEVER, any forbearance by the Government-whether once or often-in exercising any right or remedy under this instrument otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. 800K 3 4 8 PAGE 2 5 7

- (15) If at any time it shall appear he Government that Borrower may be able to obtain a loan from a production credit association, a Federal land bank, or other responsite coperative or private credit source, at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, up the Government's request, apply for and accept such loan in sufficient amount to pay the note and any indebtedness secured hereby to pay for any stock necessary to be purchased in a cooperative lending agency in connection with such loan.
- (16) Default hereunder shall conste default under any other real estate, or personal property or other security instrument held by the Government and executed or assed by Borrower, and default under any such other security instrument shall constitute default hereunder.
- (17) SHOULD DEFAULT occushe performance or discharge of any obligation in this instrument or secured by this instrument, or should the parties named as Borrower or be declared incompetent, or should any one of the parties named as Borrower be discharged in bankruptcy or declared an insolven make an assignment for the benefit of creditors, the Government, at its option with or without notice, may: (a) declare the entire ame unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable, (b) for the account ourrower incur and pay reasonable expenses for repair or maintenance of and take possession of, operate or rent the property, (c) upon dication by it and production of this instrument, without other evidence and without notice of hearing of said application, have a recer appointed for the property, with the usual powers of receivers in like cases, and (d) authorize and request Trustee to foreclose this imment and sell the property as provided by law, (e) bring an action to foreclose this instrument, obtain a deficiency judgment, or enformy other remedy provided by law.
- (18) At the request of the Governt, Trustee may foreclose this instrument by advertising and sale of the property as provided by law, for cash or secured credit at the om of the Government, personal notice of which sale need not be served on Borrower; and at such sale the Government and its agents mad and purchase as a stranger; Trustee at Trustee's option may conduct such sale without being personally present, through Trustee's egate authorized by Trustee for such purpose orally or in writing; and Trustee's execution of a conveyance of the property or any partreof to any purchaser at foreclosure sale shall be conclusive evidence that the sale was conducted by Trustee personally or through Trus's delegate duly authorized in accordance herewith.
- (19) The proceeds of foreclosunte shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcing or complying with the provins hereof, (b) any prior liens required by law or a competent court to be so paid, (c) the debt evidenced by the note and all indebteds to the Government secured hereby, (d) inferior liens of record required by law or a competent court to be so paid, (e) at the Government's option, any other indebtedness of Borrower owing to the Government, and (f) any balance to Borrower. In case the Government is successful bidder at foreclosure or other sale of all or any part of the property, the Government may pay its share of the purchase priby crediting such amount on any debts of Borrower owing to the Government, in the order prescribed above.
- (20) All powers and agencies grad in this instrument are coupled with an interest and are irrevocable by death or otherwise; and the rights and remedies provided in this trument are cumulative to remedies provided by law.
- (21) Borrower agrees that the Gramment will not be bound by any present or future State laws, (a) providing for homestead or exemption of the property, (b) prohibit maintenance of an action for a deficiency judgment or limiting the amount thereof or the time within which such action must be brint, (c) prescribing any other statute of limitations, or (d) limiting the conditions which the Government may by regulation impossible unit interest rate it may charge, as a condition of approving a transfer of the property to a new Borrower, Borrower expressly was the benefit of any such State laws.
- (22) If any part of the loan for wh this instrument is given shall be used to finance the purchase, construction or repair of property to be used as an owner-occupied dwag (herein called "the dwelling") and if Borrower intends to sell or rent the dwelling and has obtained the Government's consent to so (a) neither Borrower nor anyone authorized to act for Borrower will, after receipt of a bona fide offer, refuse to negotiate for the : or rental of the dwelling or will otherwise make unavailable or deny the dwelling to anyone because of race, color, religion, sex, ranal origin, handicap, familial status, or age, and (b) Borrower recognizes as illegal and hereby disclaims, and will not comply with attempt to enforce restrictive covenants on the dwelling relating to race, color, religion, sex, national origin, handicap, familial stat or age.
- (23) If Borrower has a permit or roved application for the appropriation of water for use on or for the benefit of the property, hereinabove described, Borrower with form and complete all the action and fulfill all the conditions necessary to perfect such water right; and in the event of Borrower's ure to do so, the Government shall have the right to complete such action and to advance such sums as may be necessary for such puse, such advances to be secured by this instrument.
- (24) If the property, or any part thof, is a lease or a purchaser's interest in a contract of sale, Borrower will pay when due all rents, contract payments and any and all oth-harges required by said lease or contract, will comply with all other requirements of said lease or contract, and will not surrender or nquish, without the Government's written consent, any of Borrower's right, title and interest in or to the property or the lease or contract, while this instrument remains in effect.
- (25) Borrower has assigned or will immediately, on request of the Government, assign or waive in favor of the Government all grazing privileges, permits, licenser leases appurtenant to or used in connection with said land, and Borrower further covenants and agrees to produce renewals thereof pr to their expiration, to pay all fees and charges and to perform all acts and to do all things necessary to keep and preserve all sairazing rights and renewals thereof, and in the event of the failure of Borrower to do any of these things the Government may do so on alf of Borrower, including advancing such sums as may be necessary for this purpose and such funds advanced shall be secured by this trument.

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- (26) Borrower further agrees the loans secured by this instrument will be in default should any loan proceeds be used for a purpose that will contribute to excess erosion of highly erodible land, or the conversion of wetlands to produce an agricultural commodity as prohibited by 7 C.F.R. t 1940, subpart G.
- (27) This instrument shall be sub to the present Government regulations, and to its future regulations not inconsistent with the express provisions hereof.
- (28) Notices, including any Notuf Default and Notice of Sale, shall be sent by certified mail, unless otherwise required by law, and addressed, unless and until some or address is designated in a notice so given, in the case of both Trustee and the Government to the address stated above and in the case Borrower at the post office address shown above.
- (29) Upon full and final payment ill indebtedness hereby secured and the performance and discharge of each and every condition, agreement and obligation, contingent, therwise, contained herein or secured hereby, the Government shall request Trustee to execute and deliver to Borrower at Borrower's tress a full reconveyance of the property within 60 days after written demand by Borrower, and Borrower hereby waives the benefits at laws requiring earlier execution or delivery of such reconveyance.
- (30) This instrument also secureture advances to Borrower when evidenced by notes for any loans made by the Government, subject to the same terms and condits regarding assignment of said notes as provided in this instrument and all references in this instrument shall be deemed to include a future notes. The future advances are at the option of the Government. The maximum amount to be secured as future advances will be by, and stated in, a promissory note or notes reciting that they are secured by this deed of trust.
- (31) As additional security, Borrer assigns to and confers upon the Government the power to collect the rents, issues, profits and income of the property, reserving to Bover the right to collect and retain same prior to any default under this instrument. The Government may apply said rents and other income the loan or any indebtedness secured by this instrument in any order it may determine and without regard to the adequacy of secv for same.
- (32) Any aware for damages or iry to the property, including any award for its condemnation for public use, is assigned to the Government which may apply or releate money in the same manner and with the same effect as provided in Covenant (8).
- (33) The Government may, frome to time, as provided by statute, or by a writing, signed, acknowledged and recorded in the offices of the county recorders of the resaid counties appoint another Trustee in place and stead of Trustee named in this instrument and thereupon, the Trustee named in instrument shall be discharged and Trustee so appointed shall be substituted as Trustee under this instrument with the same effect a originally named Trustee in this instrument.
- (34) If any provision of this instruct or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions or applications be instrument which can be given effect without the invalid provision or application, and to that end the provisions hereof are declared be severable.

WITNESS the hands and seals of Borrer th	nis <u>17</u> tv~	day of	uy	(A) 2012
		dus	a MWille	<u>/</u> t
		Byn	low MM	Jully
	,	1	(Seal)	
STATE OF NEVADA COUNTY OF FIKO		\\\ <sup>2</sup>	ACKNOWLEDGME	NT
On this	_day of		, 19 <u>2012</u> , perso	nally appeared before
me Joseph M. Mille	and Cynferd	m. Miller	the signer(s) o	f the above instrument
who duly acknowledged to me that	they			executed the same.
# 1:0TH	MELA J. AGUIRRE RY PUBLIC + STATE OF NEVADA	Notary Public, resid	ling at: Elko	vevada
(NOTARIAL SEAL)	Iko County • Nevada TIFICATE # 99-58153-6 PT. EXP. OCT 28, 2003	<u>Odio</u>	well 1000 les	Clyri-
		My commission ex	pires: 10[98]03	
The United Stations	s not seek exclusive juris			
\\ _	Cathy Yar	My Farm	Can Officar BOOK 3481	uero E O
	U.S. Department		Dary 7 t R 1	AUE Z D Y

## **ATTACHMENT "A"**

Together with all rig to the use of water, ditches and other accessories for irrigation and drainage of said mises including water rights now appurtenant.

Under the following tificates of appropriation and/or applications for a permit to appropriate public wrs of the State of Nevada, now on file and of record in the office of State Engineer, Con City, Nevada.

CERTIFICATE	ERMIT	\ \			
NUMBER	PPLICATION				
	UMBER	C.F.S	ACERAGE	\	
10593	)010	0.64	114.66		
10595	)013	2.03	11.0	\	

All irrigation fixturescluding pivot sprinklers, pumps, motors, panels and underground mainline.

## Legal access:

An easement for ingswand egress over the Northerly 30 feet of Lots 3 and 4 of Section 32 Township 21 ½ Nh, Range 54 East, M.D.B. & M.

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OFFICIAL RECORDS
RECORDED AT THE REPUBSIT OF
OZ JUL 19 AM 11: 52

178326

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