

EUREKA COUNTY, NV
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STEWART TITLE ELKO

2024-251970
04/25/2024 03:47 PM

KATHERINE J. BOWLING, CLERK RECORDER

Prepared by: Anabaptist Financial

After Recording Return To: Anabaptist Financial, 55 Whisper Creek Drive, Lewisburg, PA 17837

Tax Map #: 007-200-67 and 007-200-68

LAND DEED OF TRUST

THIS INDENTURE, made and entered into on April 23, 2024, by and between HIGH DESERT FARMS NV, LLC, A Nevada Limited Liability Company, whose address is HC 62 Box 62126, Eureka, NV 89316, as Grantor (herein designated as "Debtor"), and Stewart Title Company, as Trustee, whose address is 810 Idaho St., Elko, NV 89801 and Anabaptist Financial, whose address is 55 Whisper Creek Drive, Lewisburg, PA 17837, as Beneficiary (herein designated as "Secured Party"), WITNESSETH:

WHEREAS, Debtor is indebted to Secured Party evidenced by a Promissory Note of even date herewith in favor of Secured Party, providing for payment of attorney's fees for collection if not paid according to the terms thereof and being due and payable as set forth below:

Note in the amount of \$390,000.00 payable in consecutive monthly installments of \$3,023.67 with the first installment being due and payable on May 23rd, 2024, and a like installment on the same day of each month following until paid in full.

WHEREAS, Debtor desires to secure prompt payment of (a) the indebtedness described above according to its terms and any extensions thereof, (b) any additional and future advances with interest thereon which Secured Party may make to Debtor as provided in Paragraph 1, (c) any other indebtedness which Debtor may now or hereafter owe to Secured Party as provided in Paragraph 2 and (d) any advances with interest which Secured Party may make to protect the property herein conveyed as provided in Paragraphs 3, 4, 5 and 6 (all being herein referred to as the "indebtedness").

NOW THEREFORE, In consideration of the indebtedness herein recited, Debtor hereby conveys and warrants unto Trustee the land described below situated in the County of Eureka, State of Nevada:

See attached legal description.

together with all improvements and appurtenances now or hereafter erected on, and all fixtures of any and every description now or hereafter attached to, said land (all being herein referred to as the "Property").

THIS CONVEYANCE, HOWEVER, IS IN TRUST (subject to the covenants, stipulations and conditions below), to secure prompt payment of all existing and future indebtedness due by Debtor to Secured Party under the provisions of this Deed of Trust. If Debtor shall pay said indebtedness promptly when due and

shall perform all covenants made by Debtor, then this conveyance shall be void and of no effect. If Debtor shall be in default as provided in Paragraph 9, then, in that event, the entire indebtedness, together with all interest accrued thereon, shall, at the option of Secured Party, be and become at once due and payable without notice to Debtor, and Trustee shall, at the request of Secured Party, sell the Property conveyed, or a sufficiency thereof, to satisfy the indebtedness at public outcry to the highest bidder for cash in accordance with the laws of the state in which the property is located.

Should Secured Party be a corporation or an unincorporated association, then any officer thereof may declare Debtor to be in default as provided in Paragraph 9 and request Trustee to sell the Property. Secured Party shall have the same right to purchase the property at the foreclosure sale, as would a purchaser who is not a Party to this Deed of Trust.

From the proceeds of the sale Trustee shall first pay all costs of the sale including reasonable compensation to the Trustee; then the indebtedness due Secured Party by Debtor, including accrued interest and attorney's fees due for collection of the debt; and then, lastly, any balance remaining to Debtor.

IT IS AGREED that this conveyance is made subject to the covenants, stipulations and conditions set forth below which shall be binding upon all parties hereto.

1. This Deed of Trust shall also secure all future and additional advances which Secured Party may make to Debtor from time to time upon the security herein conveyed. Such advances shall be optional with Secured Party and shall be on such terms as to amount, maturity and rate of interest as may be mutually agreeable to both Debtor and Secured Party. Any such advance may be made to any one of the Debtors should there be more than one, and if so made, shall be secured by this Deed of Trust to the same extent as if made to all Debtors. However, on all transactions covered by Truth in Lending, when Debtor's notes, debts, obligations and liabilities to Secured Party (in any form) arising out of existing, concurrent and future credit granted by Secured Party are secured by this Deed of Trust, it will be so indicated on the document that evidences the transaction. Therefore this Deed of Trust will in no way secure any form of credit governed by the Truth in Lending Act unless the document which evidences the Credit Transaction indicates by proper disclosure that the Transaction is secured by this Deed of Trust.
2. This Deed of Trust shall also secure any and all other indebtedness of Debtor due to Secured Party with interest thereon as specified, or of any one of the Debtors should there be more than one, whether direct or contingent, primary or secondary, sole, joint or several, now existing or hereafter arising at any time before cancellation of this Deed of Trust. Such indebtedness may be evidenced by note, open account, overdraft, endorsement, guaranty or otherwise. However, on all transactions covered by Truth in Lending, when Debtor's notes, debts, obligations and liabilities to Secured Party (in any form) arising out of existing, concurrent and future credit granted by Secured Party are secured by this Deed of Trust, it will be so indicated on the document that evidences the transaction. Therefore this Deed of Trust will in no way secure any form of credit governed by the Truth in Lending Act unless the document which evidences the Credit Transaction indicates by proper disclosure that the Transaction is secured by this Deed of Trust.
3. Debtor shall keep all improvements on the land herein conveyed insured against fire, all hazards included within the term "extended coverage", flood in areas designated by the U. S. Department of Housing and Urban Development as being subject to overflow and such other hazards as Secured Party may reasonable require in such amounts as Debtor may determine but for not less than the indebtedness secured by this Deed of Trust. All policies shall be written by reliable

insurance companies acceptable to Secured Party, shall include standard loss payable clauses in favor of Secured Party and shall be delivered to Secured Party, Debtor shall promptly pay when due all premiums charged for such insurance, and shall furnish Secured Party the premium receipts for inspection. Upon Debtor's failure to pay the premiums, Secured Party shall have the right, but not the obligation, to pay such premiums. In the event of a loss covered by the insurance in force, Debtor shall promptly notify Secured Party who may make proof of loss if timely proof is not made by Debtor. All loss payments shall be made directly to Secured Party as loss payee who may either apply the proceeds to the repair or restoration of the damaged improvements or to the indebtedness of Debtor, or release such proceeds in whole or in part to Debtor.

4. Debtor shall pay all taxes and assessments, general or special, levied against the Property or upon the Interest of Trustee or Secured Party therein, during the term of this Deed of Trust before such taxes or assessments become delinquent, and shall furnish Secured Party the tax receipts for inspection. Should Debtor fail to pay all taxes and assessments when due, Secured Party shall have the right, but not the obligation, to make these payments.
5. Debtor shall keep the Property in good repair and shall not permit or commit waste, impairment or deterioration thereof. Debtor shall use the Property for lawful purposes only. Secured Party may make or arrange to be made entries upon and inspections of the Property after first giving Debtor notice prior to any inspection specifying a just cause related to Secured Party's interest in the Property. Secured Party shall have the right, but not the obligation, to cause needed repairs to be made to the Property after first affording Debtor a reasonable opportunity to make the repairs.

Should the purpose of the primary indebtedness for which this Deed of Trust is given as security be for construction of improvements on the land herein conveyed, Secured Party shall have the right to make or arrange to be made entries upon the Property and inspections of the construction in progress. Should Secured Party determine that Debtor is failing to perform such construction in a timely and satisfactory manner, Secured Party shall have the right, but not the obligation, to take charge of and proceed with the construction at the expense of Debtor after first affording Debtor a reasonable opportunity to continue the construction in a manner agreeable to Secured Party.

6. Any sums advanced by Secured Party for Insurance, taxes, repairs or construction as provided in Paragraphs 3, 4 and 5 shall be secured by this Deed of Trust as advances made to protect the Property and shall be payable by Debtor to Secured Party, with interest at the rate specified in the note representing the primary indebtedness, within thirty days following written demand for payment sent by Secured Party to Debtor by certified mail. Receipts for insurance premiums, taxes and repair or construction costs for which Secured Party has made payment shall serve as conclusive evidence thereof.
7. As additional security Debtor hereby assigns to Secured Party all rents accruing on the Property. Debtor shall have the right to collect and retain the rents as long as Debtor is not in default as provided in Paragraph 9. In the event of default, Secured Party in person, by an agent or by a judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and collect the rents. All rents so collected shall be applied first to the costs of managing the Property and collecting the rents, including fees for a receiver and an attorney, commissions to rental agents, repairs and other necessary related expenses and then to payments on the indebtedness.

8. This Deed of Trust (indenture) may not be assumed by any buyer from Debtor. Any attempted transfer of any interest in this property (including, but not limited to possession) will constitute a default and Secured Party may accelerate the entire balance of the indebtedness.

If Secured Party elects to exercise the option to accelerate, Secured Party shall send Debtor notice of acceleration by certified mail. Such notice shall provide a period of thirty days from the date of mailing within which Debtor may pay the indebtedness in full. If Debtor fails to pay such indebtedness prior to the expiration of thirty days, Secured Party may, without further notice to Debtor, invoke any remedies set forth in this Deed of Trust.

9. Debtor shall be in default under the provisions of the Deed of Trust if Debtor (a) shall fail to comply with any of Debtor's covenants or obligations contained herein, (b) shall fail to pay any of the indebtedness secured hereby, or any installment thereof or interest thereon, as such indebtedness, installment or interest shall be due by contractual agreement or by acceleration, (c) shall become bankrupt or insolvent or be placed in receivership, (d) shall, if a corporation, a partnership or an unincorporated association be dissolved voluntarily or involuntarily, or (e) if Secured Party in good faith deems itself insecure and its prospect of repayment seriously impaired.
10. Secured Party may at any time, without giving formal notice to the original or any successor Trustee, or to Debtor, and without regard to the willingness or inability of any such Trustee to execute this trust, appoint another person or succession of persons to act as Trustee, and such appointee in the execution of this trust shall have all the powers vested in and obligations imposed upon Trustee. Should Secured Party be a corporation or an unincorporated association, then any officer thereof may make such appointment.
11. Each privilege, option or remedy provided in this Deed of Trust to Secured Party is distinct from every other privilege, option or remedy contained herein or afforded by law or equity, and may be exercised independently, concurrently, cumulatively or successively by Secured Party or by any other owner or holder of the indebtedness. Forbearance by Secured Party in exercising any privilege, option or remedy after the right to do so has accrued shall not constitute a waiver of Secured Party's right to exercise such privilege, option or remedy in event of any subsequent accrual.
12. The words "Debtor" or "Secured Party" shall each embrace one individual, two or more individuals, a corporation, a partnership or an unincorporated association, depending on the recital herein of the parties to this Deed of Trust. The covenants herein contained shall bind, and the benefits herein provided shall inure to, the respective legal or personal representatives, successors or assigns of the parties hereto subject to the provisions of Paragraph 8. If there be more than one Debtor, then Debtor's obligations shall be joint and several. Whenever in this Deed of Trust the context so requires, the singular shall include the plural and the plural the singular. Notices required herein from Secured Party to Debtor shall be sent to the address of Debtor shown in the Deed of Trust.
13. If any provision of this deed of trust shall be declared invalid, the intent of the parties is that the remaining provisions shall remain in full force and effect and shall be enforced.
14. This deed of trust shall be governed by the laws of the State of Nevada.

15. IN WITNESS WHEREOF, Debtor has executed this Deed of Trust on April 23, 2024.

Lavern R Peachy member
Lavern R. Peachy, Member
High Desert Farms NV, LLC

Lorita M Peachy member
Lorita M. Peachy, Member
High Desert Farms NV, LLC

Larry A Peachy
Larry A. Peachy, Member
High Desert Farms NV, LLC

Kerri L Peachy
Kerri L. Peachy, Member
High Desert Farms NV, LLC

COMMONWEALTH OF PENNSYLVANIA :


:SS.

COUNTY OF Northampton:

On this, the 23 day of April, 24, before me, a Notary Public, the undersigned officer, personally appeared Lavern R. Peachy, who acknowledged himself/herself to be the Member of High Desert Farms NV, LLC, a corporation, and that he/she as such Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as Lavern R. Peachy.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal the day and year first above written.

Commonwealth of Pennsylvania - Notary Seal
Lisa A. Seay, Notary Public
Dauphin County
My commission expires July 24, 2027
Commission number 1200994
Member, Pennsylvania Association of Notaries



Notary Public
My commission expires: 7/24/27

COMMONWEALTH OF PENNSYLVANIA :

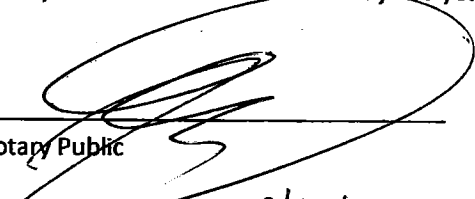
:SS.

COUNTY OF Northampton:

On this, the 23 day of April, 24, before me, a Notary Public, the undersigned officer, personally appeared Lorita M. Peachy, who acknowledged himself/herself to be the Member of High Desert Farms NV, LLC, a corporation, and that he/she as such Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as Lorita M. Peachy.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal the day and year first above written.

Commonwealth of Pennsylvania - Notary Seal
Lisa A. Seay, Notary Public
Dauphin County
My commission expires July 24, 2027
Commission number 1200994
Member, Pennsylvania Association of Notaries



Notary Public
My commission expires: 7/24/27

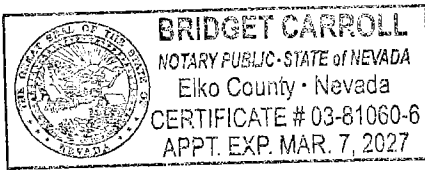
State of Nevada :

:ss.

COUNTY OF Elko :

On this, the 25 day of April, 2024, before me, a Notary Public, the undersigned officer, personally appeared Larry A. Peachy, who acknowledged himself/herself to be the Member of High Desert Farms NV, LLC, a corporation, and that he/she as such Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as Larry A. Peachy.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal the day and year first above written.



Bridget Carroll
Notary Public

My commission expires: March 7 2027

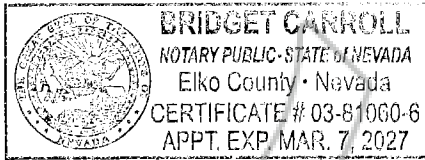
State of Nevada :

:ss.

COUNTY OF Elko :

On this, the 24 day of April, 2024, before me, a Notary Public, the undersigned officer, personally appeared Kerri L. Peachy, who acknowledged himself/herself to be the Member of High Desert Farms NV, LLC, a corporation, and that he/she as such Member, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as Kerri L. Peachy.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal the day and year first above written.



Bridget Carroll
Notary Public

My commission expires: March 7 2027

EXHIBIT A – Legal Description

COPY

EXHIBIT "A" LEGAL DESCRIPTION

File No.: 2295048

PARCEL 1:

Parcel 1 as shown on that certain Parcel Map for William W. Riggs and Luhree G. Riggs filed in the office of the County Recorder of Eureka County, State of Nevada, on September 7, 2000, as File No. 175133, being a portion of Section 7, Township 21 North, Range 53 East, M.D.B.&M.

EXCEPTING THEREFROM all the oil and gas in the land so patented, as reserved by THE UNITED STATES OF AMERICA in patent recorded April 12, 1965, in Book 7, Page 139, Official Records, Eureka County, Nevada.

PARCEL 2:

A parcel of land being all of Parcel No. 2 and a portion of Parcel No. 4 as shown on that certain Map of Division Into Large Parcels for William W. Riggs and Luhree G. Riggs filed in the office of the County Recorder of Eureka County, State of Nevada, on September 7, 2000, as File No. 175133, located within the South half of Section 7, Township 21 North, Range 53 East, MDM, being more particularly described as follows:

Beginning at the Northeast corner of said Parcel No. 2 from which the East quarter corner of said Section 7 bears South 89°46'51" East a distance of 2669.53 feet;

Thence along the Easterly boundary of said Parcel No. 2 South 00°10'06" East a distance of 1325.31 feet;

Thence along a tangent circular curve to the left with a radius of 1322.75 feet and a central angle of 01°35'02" an arc length of 36.56 feet to the Southeast corner of said Parcel No. 2;

Thence departing said Easterly boundary and along the Easterly boundary of said Parcel No. 4 along a tangent circular curve to the left with a radius of 1322.75 feet and a central angle of 87°56'32" an arc length of 2030.27 feet to the Southeast corner of said Parcel No. 4;

Thence departing said Easterly boundary and along the Southerly boundary of said Parcel No. 4 with a non-tangent line North 89°41'40" West a distance of 965.13 feet;

Thence departing said Southerly boundary North 00°18'20" East, a distance of 197.00 feet;

Thence North 35°55'54" West a distance of 472.86 feet;

Thence South 89°59'40" West a distance of 259.50;

Thence from a tangent which bears South 34°30'49" West, along a circular curve to the right with a radius of 1330.00 feet and a central angle of 37°52'35" an arc length of 879.22 feet to a point on the Easterly right-of-way of State Route 278;

Thence departing said Easterly right-of-way with a non-tangent line South $71^{\circ}12'30''$ West a distance of 181.50 feet to a point on the South line of said Section 7;

Thence along said South line North $89^{\circ}42'14''$ West a distance of 19.58 feet to the intersection with the centerline of said State Route 278;

Thence departing said South line and along said centerline North $18^{\circ}47'30''$ West a distance of 2787.72 feet to the Northwestern corner of said Parcel No. 2;

Thence along the Northerly boundary of said Parcel No. 2 South $89^{\circ}46'51''$ East, a distance of 211.54 feet to the intersection with said Easterly right-of-way;

Thence departing said Easterly right-of-way and continuing along said Northerly boundary South $89^{\circ}46'51''$ East a distance of 1752.88 feet to the point of beginning.

EXCEPTING THEREFROM all the oil and gas in the land so patented, as reserved by THE UNITED STATES OF AMERICA in patent recorded April 12, 1965, in Book 7, Page 139, Official Records, Eureka County, Nevada.