

LINCOLN COUNTY, NV

**2024-167330**

\$37.00

Rec:\$37.00

**08/07/2024 04:25 PM**

RURAL NEVADA DEVELOPMENT CORP

Pgs=3 AE

**OFFICIAL RECORD**

**AMY ELMER, RECORDER**

The undersigned hereby affirms  
that there is no Social Security  
number contained in this document

PARCEL # 003-132-14

After recording please return to: **DEED OF TRUST**

RNDC

Housing Administrator

1320 East Aultman

Ely, NV 89301

This DEED OF TRUST, made this 10 day of May 2024 by and between **Gregory F. Lujan and Debra Lujan husband and wife as joint tenants**, hereinafter named TRUSTOR, and STATE OF NEVADA, hereinafter named TRUSTEE and the NEVADA HOUSING DIVISION, whose address is 1830 College Parkway, Ste. 200, Carson City, NV, 89709, hereinafter named BENEFICIARY.

WITNESETH that TRUSTOR IRREVOCABLY grants, transfers, and assigns to TRUSTEE in trust with power of sale, which property located in **Caliente, NV**, legally described as follows:

Lot Twenty-Seven (27) of the JAMES GOTTFREDSON ADDITION to the City of Caliente, Nevada, shown by map thereof recorded August 9, 1963, as Document No. 40599, filed in Book A of Maps, Page 72, in the Official Records of the County Recorder of Lincoln County, Nevada.

And more commonly known as **764 Lincoln St., Caliente, NV**

TOGETHER WITH all appurtenances in which TRUSTOR has any interest including water rights benefiting said real property, represented by shares of a company or otherwise; and

TOGETHER WITH the rents, issues and profits thereof, reserving the right to collect and use the same, except during some default hereunder, in which event the TRUSTEE shall collect the same by any lawful means in the name of the BENEFICIARY,

TO HAVE AND TO HOLD the same to TRUSTEE and its successors, on the trusts to be expressed, a security for the payment of the sum of TWENTY THOUSAND FIVE HUNDRED FOUR DOLLARS AND 12/100 (**\$20,504.12**) 20,504.12 arising from that certain rehabilitation contract executed between the TRUSTOR and Ruiter Construction, LLC, William D. Cleary Jr., dated 10/MAY 2024. AND invoice for Lead Testing and clearance testing payable to RNDC amount \$1,600.00 total of \$22,104.12.

This trust is intended to and does secure such additional amounts as may be hereafter loaned by the BENEFICIARY or its successors or assigns to TRUSTOR, and any present or future

TRUSTOR, whether created directly or acquired by assignment; whether absolute or contingent, due or not, or otherwise secured or not; or whether existing at the time of the execution of this instrument or arising thereafter.

It is expressly intended that repayment under this trust arises only upon the advent of the sale of the property and is thus conditioned upon the fact that the property does not continue to be the principal residence of the TRUSTOR; that by execution of this Deed of Trust all applicable rules and regulations governing the recapture of assistance to homeowners, as more fully set forth in Section 9901 of Subtitle M of the American Rescue Plan Act. State and Local Fiscal Recovery Funds; Terms will be a no interest, no payment 3-year forgivable loan, forgiven at the end of three (3) years or December 31, 2026, whichever occurs first.

**Gregory F. Lujan and Debra Lujan** hereby covenants and agrees to pay all reconveyance fees charged by the TRUSTEE at the time of full payment of the indebtedness secured by this Trust.

BENEFICIARY may, without notice to or consent of TRUSTOR, extend the time payment of any indebtedness secured hereby to any successor in interest of TRUSTOR without discharging TRUSTOR from liability thereon.

IN THE EVENT OF DEFAULT under the terms of this Trust, any notice of default or any notice of sale hereunder shall be provided to the TRUSTOR and TRUSTEE, by first class mail, return receipt requested, at the following addresses:

RURAL NEVADA DEVELOPMENT CORPORATION  
1320 EAST AULTMAN  
ELY, NV 89301  
And

Gregory F. and Debra Lujan  
PO Box 974  
Caliente, NV 89008

Gregory F. Lujan  
Gregory F. Lujan

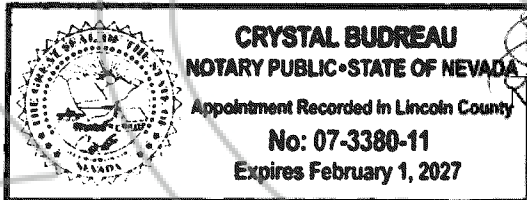
5/10/2024  
DATE

Debra Lujan  
Debra Lujan

5/10/2024  
DATE

STATE OF NEVADA  
COUNTY OF Lincoln

On this 10<sup>th</sup> day of May, 2024 Gregory F. and Debra Lujan personally appeared before me, a Notary Public, and executed this Deed of Trust.



Crystal Budreau  
NOTARY PUBLIC