

Washoe County Development Application

Your entire application is a public record. If you have a concern about releasing personal information, please contact Planning and Building staff at 775.328.6100.

Project Information		Staff Assigned Case No.: _____	
Project Name:			
Project Description:			
Project Address:			
Project Area (acres or square feet):			
Project Location (with point of reference to major cross streets AND area locator):			
Assessor's Parcel No.(s):	Parcel Acreage:	Assessor's Parcel No.(s):	Parcel Acreage:
Indicate any previous Washoe County approvals associated with this application: Case No.(s).			
Applicant Information (attach additional sheets if necessary)			
Property Owner:		Professional Consultant:	
Name:		Name:	
Address:		Address:	
Zip:		Zip:	
Phone:	Fax:	Phone:	Fax:
Email:		Email:	
Cell:	Other:	Cell:	Other:
Contact Person:		Contact Person:	
Applicant/Developer:		Other Persons to be Contacted:	
Name:		Name:	
Address:		Address:	
Zip:		Zip:	
Phone:	Fax:	Phone:	Fax:
Email:		Email:	
Cell:	Other:	Cell:	Other:
Contact Person:		Contact Person:	
For Office Use Only			
Date Received:		Planning Area:	
County Commission District:		Master Plan Designation(s):	
CAB(s):		Regulatory Zoning(s):	

**Abandonment Application
Supplemental Information**
(All required information may be separately attached)

1. What and where is the abandonment that is being requested?

2. On which map or document (please include with application) is the easement or right-of-way first referenced?

3. What is the proposed use for the vacated area?

4. What replacement easements are proposed for any to be abandoned?

5. What factors exist or will be employed to prevent the proposed abandonment from resulting in significant damage or discrimination to other property in the vicinity?

6. Are there any restrictive covenants, recorded conditions, or deed restrictions (CC&Rs) that apply to the area subject to the abandonment request? (If so, please attach a copy.)

* Yes	* No
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IMPORTANT

NOTICE REGARDING ABANDONMENTS:

To the extent that Washoe County does not own the easements in question, it cannot abandon them. Therefore, an abandonment request is in effect a “quitclaim” by the County of whatever interest it might have in the easements in favor of the owners who applied for the abandonment. For example, if the abandonment is approved by Washoe County and recorded, it will likely affect the allowable building envelope on the property, to the benefit of the applicant. However, even if the abandonment is approved, it should not be construed as an assertion by the County of ownership over the easements in question. To the extent other property owners nearby or other entities might have any ownership interests in these easements, an approved abandonment by the County does not affect those interests and the property owners associated with this abandonment are responsible for utilizing whatever legal mechanisms are necessary to address those interests on their own.

Easement Abandonment Support Document

4400 Bridle Way, Reno, NV 89519

Request: Abandonment of Bridle-Path Easement (Utility Easement to Remain)

Required Application Questions

1. What and where is the abandonment that is being requested?

The requested abandonment pertains to the unused bridle-path easement located along the **south and west boundaries** of the property at **4400 Bridle Way, Reno, NV 89519**. This area was originally designated as a bridle path but was never constructed, used, or maintained.

2. On which map or document is the easement or right-of-way first referenced?

The easement is first referenced on **Tract Map 627 – Juniper Hills**, recorded as **File No. 312282**, filed with Washoe County on **April 4, 1959**.

3. What is the proposed use for the vacated area?

The vacated area will be used to support the **construction of a residential accessory structure**, specifically a small **shop and storage shed**, consistent with County development standards.

4. What replacement easements are proposed for those to be abandoned?

No replacement easements are proposed. The bridle-path easement serves no circulation, access, utility, or drainage function, and the existing topography makes any practical use of the path infeasible. In addition, the area is heavily overgrown and has never been cleared, improved, or maintained, further preventing any functional use. The separate 10-foot public utility easement will remain fully intact, ensuring all current and future utility protections are maintained.

5. What factors exist or will be employed to prevent the proposed abandonment from resulting in significant damage or discrimination to other property in the vicinity?

The abandonment will not negatively impact any surrounding properties. No parcel depends on this easement for access or services, and there are **no utilities, drainage features, or circulation components** within the bridle-path easement. All utilities remain

protected within the dedicated utility easement. The bridle-path easement has never been used, improved, or maintained, and its removal will not alter any rights or access for neighboring parcels.

6. Are there any restrictive covenants, recorded conditions, or deed restrictions (CC&Rs) that apply to the area subject to the abandonment request?

To the best of the applicant's knowledge, **no active CC&Rs apply** to the bridle-path easement or require its retention. A title review has not identified any restrictions governing this easement.

Full Narrative for Washoe County Planning & Engineering Review

Overview

This application seeks approval to abandon the obsolete bridle-path easement located on the south and west sides of 4400 Bridle Way. Although originally designated for equestrian passage on Tract Map 627, the easement has **never been developed, improved, or used**. The easement area is naturally overgrown, inaccessible, and contains no path or trail features.

Importantly, the **10-foot public utility easement remains fully intact** and will not be affected by this request.

Justification Summary

- The bridle-path easement is **unused and unimproved** since its creation in 1959.
 - The easement is fully obstructed by **dense vegetation, natural slopes, rock, and terrain**.
 - The area has **no access, circulation, drainage, or utility function**.
 - **No utilities** run within the bridle-path easement.
 - Adjacent properties maintain **full independent access** via public roads.
 - Washoe County does **not maintain** bridle-path easements.
 - There is **no active HOA** maintaining or relying on this easement.
 - The separate **10-foot utility easement** remains protected and preserved.
-

Photo Exhibit – Site Conditions Demonstrating Impassability

The following photos show the physical conditions of the bridge-path easement. These images clearly demonstrate the area is inaccessible and not suitable for equestrian or pedestrian use.

Figure 1 – Overgrown vegetation and slope obstruction.



Figure 2 – Dense brush preventing any travel corridor.



Figure 3 – Utility poles and lines located in the **utility easement**, not the
bridle path.



Figure 4 – Natural terrain with no grading, trail, or improvements.



Figure 5 – Vegetation blocking access entirely.



Figure 6 – Overgrown brush and debris, confirming non-use.



Figure 7 – Additional views showing heavy natural obstruction.



Figure 8 – Slope and brush making path impossible.



Figure 9 – Dense tree and shrub conditions blocking passage.



Figure 10 – No visible trail; only natural vegetation.



Figure 11 – Established landscaping showing no circulation corridor.

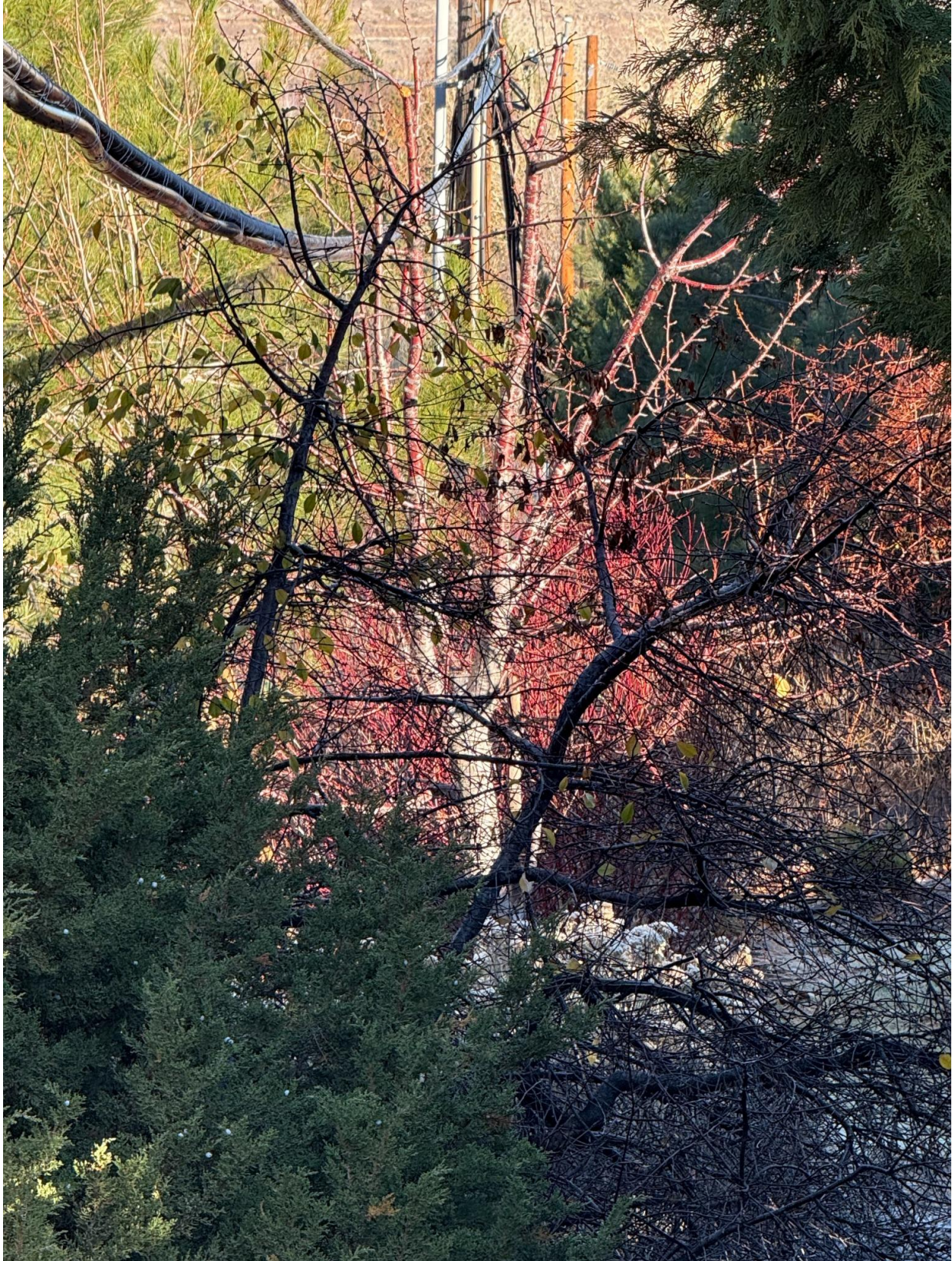


Figure 12 – View toward utility infrastructure in correct utility easement.



Figure 13 – Road-facing vegetation confirming no defined path.



Figure 14 – Additional roadside view illustrating lack of usable travel corridor.



Conclusion

The bridle-path easement is obsolete, unused, and provides no benefit to the neighborhood or public. Its removal will: - Maintain all existing utility protections, - Preserve all access rights for surrounding parcels, - Remove an unnecessary and unusable encumbrance, and - Have **zero adverse impact** on neighboring properties.

Approval of this request is consistent with sound planning practice and the physical reality of the site.

EXHIBIT "A"
LEGAL DESCRIPTION
FOR
30' BRIDLE PATH ABANDONMENT

All that certain real property situate within a portion of the SW1/4 of the NW1/4N of Section 17, Township 19 North, Range 19 East, M.D.M., Washoe County, Nevada being Lot 14 per Tract Map No. 627 recorded as File No. 312282 on December 4, 1959, in the Official Records of Washoe County, Nevada, more particularly described as follows:

BEGINNING at the Northwest corner of said Lot 14 THENCE southerly along the West boundary of said Lot 14, South 0° 49' 16" West 242.09 feet to the Southwest corner;

THENCE easterly along the South boundary of said Lot 14 North 89° 45' 30" East 180.00 feet to the Southeast corner of said Lot 14;

THENCE northerly along the East boundary of said Lot 14 North 00° 42' 22" East 30.00 feet;

THENCE departing said East line westerly along the North line of the 30 foot wide Bridle Path Easement shown on Tract Map 627, South 89° 45' 30" West, 149.93 feet;

THENCE northerly along the East line of the Bridle Path Easement per Tract Map 627 North 00° 49' 16" East, 214.03 feet to the North Line of said Lot 14 and the southerly Right of Way of Bridle Way as shown on Tract Map 627;

THENCE westerly along North Line of said Lot 14 and the southerly Right of Way of Bridle Way; South 86° 03' 22" West, 30.10 feet to the Northwest corner of said Lot 14 and THE POINT OF BEGINNING;

AREA = 11,791 S.F.±

BASIS BEARINGS:

NAD 83 (94), Nevada State Plane Coordinate System, West Zone (2703). Based on GPS RTK observation utilizing the Nevada Real Time GPS Network.

Prepared By:
Meyer Surveying
PO Box 19193
Reno, NV 89511

John Randolph Meyer
NV PLS 20793

NOTES:

1. A FIELD SURVEY CONDUCTED ON:10/11/2025 AT: 4400 BRIDLE WAY. THE TOPOGRAPHY HEREON IS BASED ON AN AERIAL SURVEY CONDUCTED ON: 10/11/2025. THE ORTHO PHOTO BASED ON AN AERIAL SURVEY CONDUCTED ON:10/11/2025.

BY:

MEYER SURVEYING
PO BOX 19193
RENO, NV 89511
775-786-1166

2. THE LOCATION OF UNDERGROUND UTILITIES SHOWN HEREON ARE FROM SURFACE APPARENT MARKINGS AND FEATURES. UTILITY LOCATIONS ARE SHOWN ONLY FOR CONVENIENCE OF THE OWNER. THE OWNER SHALL BEAR FULL RESPONSIBILITY FOR THE PROTECTION OF THE UTILITIES AND MEYER SURVEYING BEARS NO RESPONSIBILITY FOR UTILITIES NOT SHOWN HEREON OR NOT IN THE LOCATION SHOWN HEREON. THIS INCLUDES ALL SERVICE LATERALS OF ANY KIND

3. CALL UNDERGROUND SERVICE ALERT NORTH (USA NORTH - 811) FOR UTILITY LOCATIONS PRIOR TO CONSTRUCTION 811.



BASIS OF BEARINGS:

NAD 83(94), NEVADA STATE PLANE COORDINATE SYSTEM, WEST ZONE (2703).

THE COORDINATES SHOWN HEREON ARE GRID VALUES.

BASIS OF ELEVATIONS:

NAVD 88 (GEOID 18).

SURVEY CONTROL:

CP-1

N = 14,854,538.33'
E = 2,258,316.95'
EL = 4,815.41'
SET 60D NAIL

MAP REFERENCES:

TRACT MAP 627, JUNIPER HILLS, FILE NO. 312282, FILED APRIL 4TH, 1959.

ZONING:

LOW DENSITY SUBURBAN (LDS)

SETBACKS (FEET):

FRONT YARD: 30'

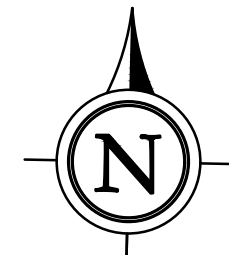
SIDE YARDS: 15'

BACK YARD: 30'



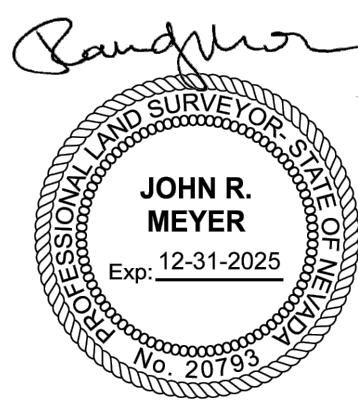
LEGEND

- PROPERTY LINE
- RIGHT OF WAY LINE
- CENTER LINE
- EASMENT
- BUILDING SETBACK
- CONTOUR LINE 1' INTERVAL
- OVERHEAD ELECTRIC
- WOOD FENCE
- WIRE FENCE
- SURVEY CONTROL POINT (CP)
- FOUND SURVEY MONUMENT (AS DESCRIBED)
- UTILITY POLE
- WATER VALVE
- WATER METER
- FIRE HYDRANT
- PROPOSED AREA OF ABANDONMENT



SCALE 1" = 20'

SCALE IN FEET



SHEET 1	SCALE: 1" = 20'	SITE PLAN TO SUPPORT ABANDONMENT OF THE 30' BRIDLE PATH PER TRACT MAP 626		MEYER SURVEYING SURVEYING MAPPING GIS PO BOX 19193 RENO, NV 89521 (775) 786-1166	REVISIONS: 10/22/2025 FOR REVIEW
	DATE: 10/22/2025				
	DRAWN BY: JROB				
OF 1	CHKD. BY: JRM	4400 BRIDLE WAY RENO, WASHOE COUNTY, NV			
		CLIENT: CRISTOFER NOVICH			

1. A FIELD SURVEY CONDUCTED ON:10/11/2025 AT: 4400 BRIDLE WAY. THE TOPOGRAPHY HERON IS BASED ON AN AERIAL SURVEY CONDUCTED ON: 10/11/2025. THE ORTHO PHOTO BASED ON AN AERIAL SURVEY CONDUCTED ON:10/11/2025.

MEYER SURVEYING
PO BOX 19193
RENO, NV 89511
775-786-1166

2. THE LOCATION OF UNDERGROUND UTILITIES SHOWN HEREON ARE FROM SURFACE APPARENT MARKINGS AND FEATURES. UTILITY LOCATIONS ARE SHOWN ONLY FOR CONVENIENCE OF THE OWNER. THE OWNER SHALL BEAR FULL RESPONSIBILITY FOR THE PROTECTION OF THE UTILITIES AND MEYER SURVEYING BEARS NO RESPONSIBILITY FOR UTILITIES NOT SHOWN HEREON OR NOT IN THE LOCATION SHOWN HEREON. THIS INCLUDES ALL SERVICE LATERALS OF ANY KIND

3. CALL UNDERGROUND SERVICE ALERT NORTH (USA NORTH - 811)
FOR UTILITY LOCATIONS PRIOR TO CONSTRUCTION 811.



NAD 83(94), NEVADA STATE PLANE COORDINATE SYSTEM, WEST ZONE (2703).

THE COORDINATES SHOWN HEREON ARE GRID VALUES.

NAVD 88 (GEOID 18).

CP-1

N = 14,854,538.33"
E = 2,258,316.95"
EL = 4,815.41'
SET 60D NAIL

TRACT MAP 627, JUNIPER HILLS, FILE NO. 312282, FILED APRIL 4TH, 1959.

LOW DENSITY SUBURBAN (LDS)

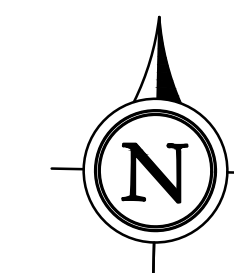
FRONT YARD: 30'

SIDE YARDS: 15'

BACK YARD: 30'

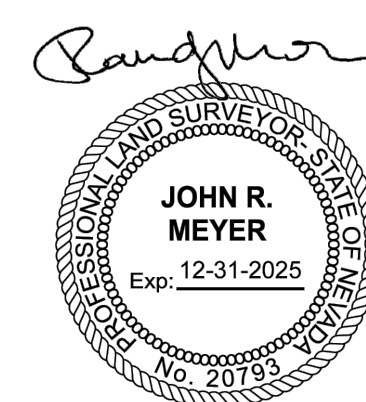
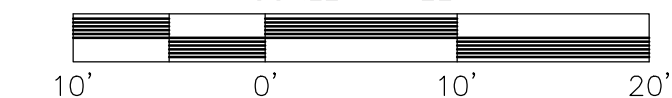


	PROPERTY LINE
	RIGHT OF WAY LINE
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	EASMENT
	BUILDING SETBACK
	CONTOUR LINE 1' INTERVAL
	OVERHEAD ELECTRIC
	WOOD FENCE
	WIRE FENCE
	SURVEY CONTROL POINT (CP)
	FOUND SURVEY MONUMENT (AS DESCRIBED)
	UTILITY POLE
	WATER VALVE
	WATER METER
	FIRE HYDRANT



SCALE 1" = 20'

SCALE IN FEET



<div>SHEET</div> <div>1</div> <div>OF</div> <div>1</div>	SCALE: 1" = 20'	<div>TOPOGRAPHIC SURVEY</div> <div>4400 BRIDLE WAY</div> <div>RENO, WASHOE COUNTY, NV</div> <div>ADDRESS:</div> <div>DRAWN BY: JROB</div> <div>CHKD. BY: JRM</div> <div>CRISTOFER NOVICH</div>	<div><div>MEYER SURVEYING SURVEYING MAPPING GIS PO BOX 11959 RENO, NV 89521 (775) 786-1166</div></div>	REVISIONS:
	DATE: 10/22/2025			FOR REVIEW

State of Nevada } s.s.
County of Washoe }

I, Eugene B. Longfield, do hereby certify that this plat is a true and accurate map of the land shown hereon, surveyed by me and laid out into blocks, lots, streets and public places at the instance of the hereinafter signed owners; that the location of said lots, blocks, streets and public places has been definitely established and perpetuated in strict accordance with the law and as shown hereon; that the lots, blocks, streets and public places shown hereon are situated wholly within the 3 1/2 of Section 17 and the 1/2 of Section 20, T. 19N., R. 19E., M.D.B. & M., and that the survey was completed on the 5th day of April, 1959.

Eugene B. Longfield
Registered Prof. Engineer # 886

Subscribed and sworn to before me this 14th day of April, 1959.

Notary Public in and for the County of Washoe, State of Nev.

My commission expires April 2, 1962.

State of Nevada } s.s.
County of Washoe }

This is to certify that the undersigned, Washoe Properties, Inc., and Virginia Moulton Ruth, are the owners of the tract of land represented on this map or plat and that they hereby consent to the preparation and recordation of this map or plat and that they hereby dedicate all of the streets and all of the easements shown for public utility purposes and all of the easements shown on this map for bridge path purposes.

In witness whereof, the said owners have hereunto set their hands and affixed their corporate seal this 14th day of April, 1959.

Virginia Moulton Ruth
VIRGINIA MOULTON RUTH

WASHOE PROPERTIES, INC. By: R. Ross

PRESIDENT

Attest: Notary Public

SECRETARY

State of Nevada } s.s.
County of Washoe }

On this 11th day of April, 1959, personally appeared before me, a Notary Public in and for said County and State, Virginia Moulton Ruth, known to me to be the person who executed the foregoing instrument, and she duly acknowledged to me that she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

State of Nevada } s.s.
County of Washoe }

On this 14th day of April, 1959, personally appeared before me, a Notary Public in and for the County of Washoe, State of Nevada, John R. Ross, known to me to be the president of Washoe Properties, Inc., the corporation that executed the foregoing instrument and did depose and say that he is the president of said corporation; that the seal affixed to this map is the seal of said corporation and that said corporation executed the same freely and voluntarily and for the uses and purposes therein mentioned.

In witness whereof, I have hereunto set my hand and affixed my official seal at my office in the County of Washoe, State of Nevada, the day and year in this certificate first above written.

Notary Public in and for the County of Washoe, State of Nev.

My commission expires 9-8-1964.

312282

312282

FILED FOR RECORD AT THE REQUEST OF Washoe Properties, Inc.
ON APR 14, 1959 AT 5 MINUTES PAST 1 O'CLOCK A.M., RECORDS OF
WASHOE COUNTY, NEVADA.

Fee \$3.25

CUMULATIVE INDEXES
SHOULD BE EXAMINED
FOR ANY SUBSEQUENT
CHANGES TO THIS MAP

Debbie B. Boyd
COUNTY RECORDER
By: David Brown, Deputy

Approved and accepted this 5th day of May, 1959 by the Board of County Commissioners of Washoe County, Nevada.

Chairman
Attest: County Clerk

A tentative map of this subdivision was approved by the Regional Planning Commission of Reno, Sparks and Washoe County on the 5th day of March, 1959.

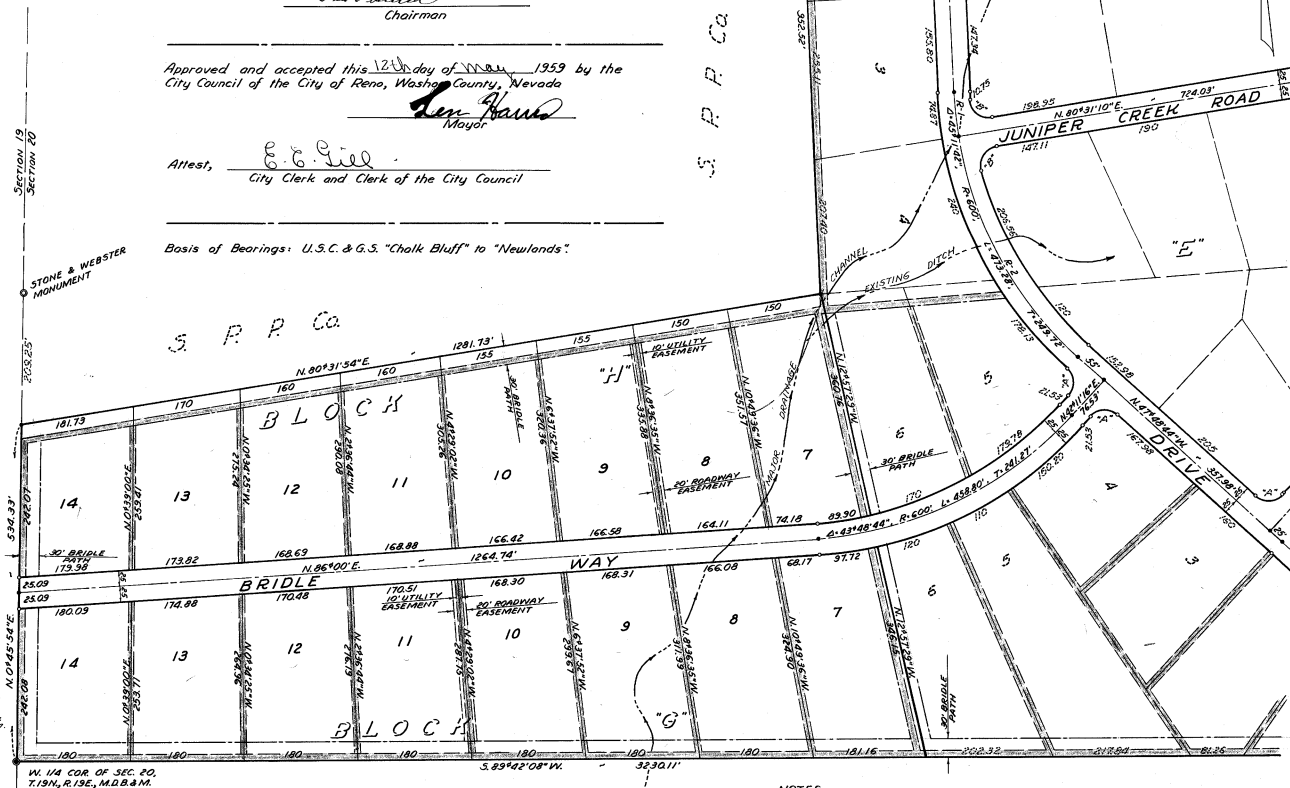
Chairman

Approved and accepted this 12th day of May, 1959 by the City Council of the City of Reno, Washoe County, Nevada.

Mayor

Attest: City Clerk and Clerk of the City Council

Basis of Bearings: U.S.C. & G.S. "Chalk Bluff" to "Newlands".



NOTES-

1. Indicates conc. monuments, to be set by Sept. 30, 1960.
2. For detail of section corner ties, see Record of Survey, File No. 300502.

I certify that I have examined this map, consisting of three sheets, and that all provisions of all acts and ordinances applicable have been complied with and that I am satisfied that the map is technically correct.

Eugene B. Longfield
County Surveyor

The easements on this map have been checked and approved by the Sierra Pacific Power Co. and the Bell Telephone Co. of Nevada.

S.P.P. Co.
Bell Tel. Co.

Note: Shaded areas designate 10 ft. utility easements.

JUNIPER HILLS

WASHOE COUNTY, NEVADA

SCALE: 1"=100'

Sheet 1 of 3 sheets

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DECLARATION OF RESTRICTIONS
JUNIPER HILLS, WASHOE COUNTY, NEVADA

THIS DECLARATION OF RESTRICTIONS made this 15th day of December, 1959, by WASHOE PROPERTIES, INC., a Nevada corporation, and VIRGINIA MOULTON RUTH, hereinafter sometimes referred to as "Declarants",

W I T N E S S E T H :

WHEREAS, said Declarants are the owners of all of the lots or parcels of real property situate in the County of Washoe, State of Nevada, that are encompassed within the exterior boundaries of JUNIPER HILLS SUBDIVISION, as shown on the subdivision map thereof filed in the office of the County Recorder of Washoe County, Nevada, on December 4, 1959; and

WHEREAS, Declarants are about to sell all or a portion of the said property and desire to subject each and every of said lots and parcels to the respective conditions, restrictions and covenants hereinafter set forth for the benefit of each and every lot within said subdivision, and for the benefit of the present and subsequent owners of each of said lots.

NOW, THEREFOR, said Declarants hereby declare that each and every lot and parcel above described shall be conveyed subject to the conditions, restrictions and covenants hereinafter set forth, as follows:

ARTICLE I

GENERAL PURPOSE OF RESTRICTIONS

The real property affected hereby is subjected to the conditions, restrictions and charges herein contained to provide a high type and quality of improvements on said property which is to be used for residential purposes only, and for the preservation of value and for the benefit of each and every part of said property.

ARTICLE II

USE

1. None of the lots or parcels shall be used except for private residential purposes, nor shall any structure be erected or maintained upon any of said lots or parcels, other than one detached single family dwelling not exceeding one and one-half stories in height, together with a private garage which may be made part of the dwelling house, which garage shall be used only in connection with such residential dwelling, together with a guest house which shall be used only in connection with a residential dwelling and which shall not be maintained for rental purposes.

2. No hospital, sanatorium, rest home, hotel, public boarding or lodging house, store, butcher shop, grocery or other business or commercial enterprise shall be maintained, carried on or conducted upon said property, or any portion thereof, nor shall any business or profession or occupation be carried on or conducted upon said property, or any portion thereof; no noise or offensive activity shall be carried on upon said property, or any portion thereof, nor shall anything be done which shall be or become an annoyance or nuisance to the neighborhood.

3. No animals, livestock or poultry of any kind shall be raised, bred, maintained or kept on any lot for any commercial purpose.

4. No previously constructed dwelling house or other structure of any nature shall be moved from any other location on to any lot or parcel of said property, provided, however, that nothing contained in this Declaration of Restrictions shall prevent the maintenance of a sales office by Declarants, or their agent, on said property or the maintenance of temporary structures used by contractors in connection with the construction of a dwelling house or houses on said property.

5. No garage or outhouse of any kind or description shall be erected or maintained on any lot or parcel within said subdivision prior to the erection of a dwelling house thereon.

6. No trailer or portion of any uncompleted building, nor any tent, garage or outbuilding erected or maintained on any lot or parcel within said subdivision shall, at any time, be used as a residence, temporarily or permanently, nor shall any residence of a temporary character be permitted within said subdivision.

7. No fence, wall, hedge, or hedge-like shrub planting for any purpose shall be constructed or planted or permitted to grow on any portion of any lot within said subdivision to a height of over six feet, nor shall any fence, wall, hedge or hedge-like shrub planting for any purpose be constructed or planted or permitted to grow on any lot within said subdivision between the front building setback line and the front property line, or between the side street building setback line and the side street property line, to a height of more than three and one-half (3½) feet.

8. No dwelling house shall be constructed or maintained upon any portion of the above described real property which shall have a ground floor area, exclusive of garage, patios, terraces and porches, of less than twelve hundred (1200) square feet and shall not exceed one and one-half stories in height, provided, however, that a dwelling house may be constructed on a terrace hillside if the same does not exceed two stories in height above ground level at any single point.

9. No building shall be erected, placed or altered on any building plot on the heretinaabove described property, nor shall any fence be constructed on any building plot until the building plans, specifications and plot plan showing the location of such building or fence have been approved in writing as to conformity and harmony of exterior design with existing structures in the heretinaabove described property and as to location of the building with respect to topography and finished ground elevation by a committee composed of JOHN TOM ROSS, RAY P. SMITH and EMERSON J. WILSON, or by a representative designated by them. In the event of the death or resignation of any member of said committee, the remaining member or members shall have full authority to approve or disapprove such design and location or to designate a representative with like authority and shall have full authority to designate a successor for any member of said committee who shall have so died or resigned. In the event that such committee, or its designated representative, fails to approve or disapprove such design and location within 30 days after said plans and specifications have been submitted to it, or in the event that no suit to enjoin the erection of such building or the making of such improvements has not been commenced prior to the completion thereof, approval will not be required, and said covenants shall be deemed to have been fully complied with. At any time the then record owners of a majority of the lots within said subdivision shall have the power by an instrument in writing, duly recorded in the office of the County Recorder of Washoe County, Nevada, to change the membership of the committee, or to withdraw from the committee, or restore to it any of its powers and duties.

10. No sign of any kind shall be displayed on any lot or parcel except a sign containing not more than five (5) square feet advertising

the particular lot for sale, or rent, and except a sign maintained during construction of a dwelling designating the name of the builder and contractor engaged in such construction, and a sign by Declarants, or their agents, advertising the fact that lots are available for sale within said subdivision.

11. Easements for installation and maintenance of utilities and for drainage purposes are dedicated over the rear ten (10) feet of each lot within said subdivision by delineation on the official plat of said subdivision.

12. No dwelling or other structure, or any part thereof, shall be maintained within said subdivision if the same shall be constructed of or finished with any material that will noticeably reflect the rays of the sun.

13. An easement is hereby reserved by Declarants for the benefit of Sierra Pacific Power Company to enable said Company to maintain, repair and replace an existing water line along the course designated on the map of said subdivision, as being occupied by an existing twenty-inch stave water line, said easement to continue only so long as a water line shall be maintained along the course shown on said map.

14. An easement is hereby reserved by Declarants to enable Declarants and those who in the opinion of Declarants may be entitled to do so to maintain a ditch along the approximate course designated on the map of said subdivision as "existing ditch", said easement to continue so long as said ditch shall be used for the conduct of irrigation water and during such period no structure shall be constructed or permitted to remain on any lot traversed by said ditch in such a manner as to in any way impede or diminish the flow thereof, and no debris or other material shall be permitted to accumulate on any lot within said subdivision that is traversed by said ditch that will impede the flow of water therein to the damage of any other lot within said subdivision, or to the inconvenience of any owner of a lot within said subdivision.

15. An easement is hereby reserved to enable the free and unobstructed flow of water along the area designated on the map of said subdivision as "major drainage channel." No structure shall be constructed or permitted to remain on any lot traversed by said drainage channel in such a manner as to any way impede or diminish the flow of water in said channel, and no debris or other material shall be permitted to accumulate on any lot within said subdivision that is traversed by said channel that will impede the flow of water therein to the damage of any other lot within said subdivision, or to the inconvenience of any owner of a lot within said subdivision. Declarants reserve the right to enter upon all lots traversed by said "major drainage channel" for the purpose of clearing the same of debris and other material that may impede the flow of water therein.

16. An easement is hereby reserved along each strip of land designated as "bridle path" on the map of said subdivision for those desiring to use the same as a bridle path. No structure shall be constructed or permitted to remain on any strip of land designated on said map as a bridle path, and no debris or other material shall be permitted to accumulate on any area designated on said map as a bridle path that will in any way impede, hamper or prevent the use of any such strip for bridle path purposes. Declarants reserve the right to enter upon any lot traversed by said "bridle path" for the purpose of maintaining and improving the same.

ARTICLE III

DECLARATION OF COVENANTS

1. All the covenants and restrictions set forth in this Declaration of Restrictions are imposed upon said property to the extent herein contained for the direct benefit thereof as a part of the general plan of development and improvement thereof hereby adopted by Declarants. Said covenants and restrictions shall run with the land and shall be binding upon Declarants and upon all persons claiming under

Declarants, their successors, assigns, or heirs, for a period of twenty-five (25) years from the date these covenants are recorded, after which time said covenants shall be automatically extended for successive periods of ten (10) years unless an instrument signed by a majority of the then owners of the lots has been recorded, agreeing to change said covenants in whole or in part, provided, however, that these covenants may be amended, modified, abrogated or rescinded by recordation in the office of the County Recorder of Washoe County, Nevada, of a Supplemental Declaration of Restrictions duly executed and acknowledged by the owners of not less than seventy-five per cent (75%) of the above described lots.

2. This Declaration of Restrictions shall be binding upon and inure to the benefits of Declarants, their heirs, successors and assigns.

ARTICLE IV

VIOLATION AND ENFORCEMENT

1. The conditions, restrictions or covenants herein contained, shall bind and inure to the benefit of and be enforceable by Declarants, their heirs, successors or assigns, or by the owner or owners of any of the lots in the hereinabove described subdivision, and it shall be lawful, not only for Declarants, their heirs, successors or assigns, but also for the owner or owners of any of said lots, to institute and prosecute any proceeding at law or in equity against Declarants, or any person, firm or corporation violating or threatening to violate any of the conditions, restrictions or covenants herein contained, and such action may be maintained for the purpose of preventing the violation or to recover damages for a violation, or for both of such purposes. The failure of Declarants, their heirs, successors or assigns, or of any owner of any of said lots, to enforce any of the conditions, restrictions or covenants herein contained shall in no way or event be deemed a waiver of the right to enforce such conditions, restrictions or covenants thereafter. Nothing herein contained shall be construed as preventing the application of any remedies given by law against a nuisance, public or private, or otherwise, but the remedies herein contained shall be in addition to any other remedies given by law.

2. If any article, paragraph, subdivision of paragraph, sentence, clause or phrase contained in this Declaration of Restrictions shall be held to be invalid by any Court for any reason, the invalidation thereof shall in no wise affect the validity of any other portion of this Declaration of Restrictions, it being the intent of Declarants that the whole or said Declaration of Restrictions, with the exception of such invalidated portion or portions, shall remain in full force and effect.

IN WITNESS WHEREOF, Declarants have executed this instrument as of the day and year first above written.

WASHOE PROPERTIES, INC.

By

Virginia Moulton Ruth
Virginia Moulton Ruth

370

STATE OF CALIFORNIA.
County of YUBAOn this 15th day of

December

in the year one thousand nine hundred and fifty-ninebefore me, ROSALYN FINLEY

a Notary Public in and for the

Yuba

County of

State of California, residing therein,

duly commissioned and sworn, personally appeared

VIRGINIA MOULTON RUTHknown to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal in the County of Yuba the day and year in this certificate first above written.

Notary Public in and for the

Rosalyn Finley
County of Yuba

State of California

My Commission Expires August 3, 1960

(Acknowledgment - General)

STATE OF NEVADA.

County of OrmsbyOn this 16th day ofDecember

A. D. one thousand nine hundred and

fifty-nine

personally appeared before me

Harley W. Carter

a Notary Public in and for said

County of OrmsbyJohn Tom RossKnown to me to be the Secretaryof the corporation that executed the foregoing instrument, and upon oath, did depose that he is the officer of said corporation as above designated; that he is acquainted with the seal of said corporation and that the seal affixed to said instrument is the corporate seal of said corporation; that the signatures to said instrument were made by officers of said corporation as indicated after said signatures; and that the said corporation executed the said instrument freely and voluntarily and for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal at my

office in the County of Ormsby, the day and year in this certificate first above written.

My commission expires

January 15, 1962

CORPORATION—Reno Printing Co., Reno, Nev.

313683

DOCUMENT No.

Filed for record at the request of

NEVADA TITLE GUARANTY CO.

JAN 8 1960

at

Minutes past

9

o'clock

A

M.

Recorded in Book 11

of

LIENS AND MISCELLANEOUS

Page 361

Records of Washoe County, Nevada.

Fee: \$ 7.15

DELLE B. BOYD, County Recorder

By Chris Dumas Deputy

993698

FIRST AMENDMENT TO DECLARATION OF RESTRICTIONS OF THE
JUNIPER HILLS SUBDIVISION, WASHOE COUNTY, NEVADA

993698

APR 30 1985

This First Amendment of Restrictions is made by the undersigned this 30th day of April, 1985.

1. The undersigned are the owners of not less than fifty percent (50%) of the lots within Juniper Hills Subdivision.

2. The original Declaration of Restrictions for the subdivision was recorded with the Washoe County Recorder's Office on January 8, 1960, in Book 11 at Page 366 having document number 313683.

3. The undersigned amend paragraphs 1 and 8 of Article II by adding the following sentence to the end of each paragraph: "A single family dwelling, not to exceed two stories in height, shall be permitted on lot 2, in block A, of the Juniper Hills Subdivision".

4. Except as amended herein, the provisions of the original Declaration of Restrictions remain in full force and effect.

IN WITNESS WHEREOF, the undersigned have executed this First Amendment to Declaration of Restrictions as of the 30th day of April, 1985.

Bruce Jorgensen
Bruce Jorgensen

Neil Fockler
Neil Fockler

James Alexander
James Alexander

Clyde S. Zuver
Clyde S. Zuver

Irma Alexander
Irma Alexander

Carolyn K. Johnson
Carolyn K. Johnson

Ellen Fockler
Ellen Fockler

F.S. Ellwanger
F.S. Ellwanger

B2161P0946

993698

B2161P0947

R. Ellwanger
Rhonda Ellwanger

Nancy Olsen
Nancy Olsen

Howard Olsen
Howard Olsen

Marga Makabe
Marga Makabe

Carol Kenville
Carol Kenville

E. Carol Kenville
E. Carol Kenville

David Mathis
David Mathis

Carolyn B. Mathis
Carolyn B. Mathis

Naomi Sande
Naomi Sande

Jane Samps
Jane Samps

Douglas N. Farrar
Douglas N. Farrar

Kathie Bartlett
Kathie Bartlett

Judith A. Inskip
Judith A. Inskip

June R. Rosta
June R. Rosta

Jean Ann Lyle
Jean Ann Lyle

Paul Page
Paul Page

Jean Gillespie
Jean Gillespie

Paul Lillis
Paul Lillis

Cathy Lindesmith
Cathy Lindesmith

George Lindesmith
George Lindesmith

D. Grubic
D. Grubic

Chris Cohn
Chris Cohn

Merrill E. Shea
Merrill E. Shea

D.M. Turner
D.M. Turner

Dorothy Moore
Dorothy Moore

W.W. Moore
W.W. Moore

Kathie Jarrett
Kathie Jarrett

Francis Pope
Francis Pope

Betty Hiltz
Betty Hiltz

Donald R. Hiltz
Donald R. Hiltz

Kayleen A. Cassili
Kayleen A. Cassili

Greta Atkinson
Greta Atkinson

993698

U2C1D

UUD1

82161P0948

Barbara Grayson
Barbara Grayson

Ann C. McHardy
Ann C. McHardy

Florence Minedew
Florence Minedew

Betty Couch
Betty Couch

Tom Killian
Tom Killian

Marie Ferras
Marie Ferras

John Daliposen
John Daliposen

Shelly Hickey
Shelly Hickey

Margaret M. Oakley
Margaret M. Oakley

Doris Carpenter
Doris Carpenter

F.H. Lago, Sr.
F.H. Lago, Sr.

William Metz
William Metz

Jo Ann Truchard
Jo Ann Truchard

Richard W. Hewitt
Richard W. Hewitt

James D. Rogers
James D. Rogers

Sandra B. Rogers
Sandra B. Rogers

Martin Booth
Martin Booth

David B. Eckert
David B. Eckert

Marsha Jenks
Marsha Jenks

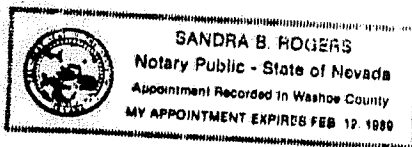
APR 30 1985

993698

B2161P0949

STATE OF NEVADA
COUNTY OF WASHOE

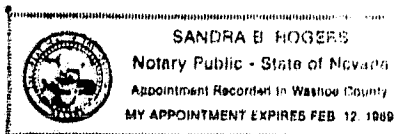
On the 10th day of March, 1985, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Bruce Jorgensen, James Alexander, Irma Alexander, Ellen Fockler, Neil Fockler, Clyde S. Zuver, Carolyn K. Johnson, Fred Ellwanger, Rhonda Ellwanger, Nancy Olsen, Howard Olsen, Marga Makabe, Carol Kenville, E. Carrol Kenville, David H. Mathis, Carolyn B. Mathis, Naomi Sande, Jane Soms, Douglas N. Farrar, Kathie Bartlett, Judith A. Inskip, June R. Rosta, and Jean Ann Lyle, known to me to be the persons whose names they subscribed to the within instrument and acknowledged that they executed the same.



Sandra B. Rogers
SANDRA B. ROGERS
NOTARY PUBLIC

STATE OF NEVADA
COUNTY OF WASHOE

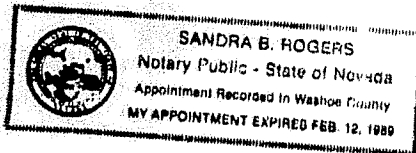
On the 14th day of April, 1985, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Paul Page, Jean Gillespie, Paul Lillis, Cathy Lindesmith, George Lindesmith, D. Grubic, Chris Cohn, Merlin E. Shea, and D.M. Turner, known to me to be the persons whose names they subscribed to the within instrument and acknowledged that they executed the same.



Sandra B. Rogers
SANDRA B. ROGERS
NOTARY PUBLIC

STATE OF NEVADA
COUNTY OF WASHOE

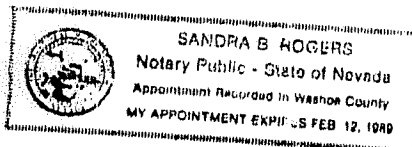
On the 20th day of April, 1985, before me, the undersigned,
a Notary Public in and for said County and State, personally
appeared Dorothy Moore, W.W. Moore, Kathie Jarrett, Francis Pope,
Betty Hiltz, Donald R. Hiltz, Kayleen A. Caselli, Greta Atkinson,
Barbara Grayson, Ann C. McHardy, Florence Minadew, and Betty Couch
known to me to be the persons whose names they subscribed to the
within instrument and acknowledged that they executed the same.



Sandra B. Rogers
SANDRA B. ROGERS
NOTARY PUBLIC

STATE OF NEVADA
COUNTY OF WASHOE

On the 28th day of April, 1985, before me, the undersigned,
a Notary Public in and for said County and State, personally
appeared Tom Killian, Mario Porras, John Daliposen, Doris Carpenter,
F.H. Lage, Sr., William Metz, JoAnn Truchard, and R.W. Hewitt
Known to me to be the persons whose names they subscribed to the
within instrument and acknowledged that they executed the same.



Sandra B. Rogers
SANDRA B. ROGERS
NOTARY PUBLIC

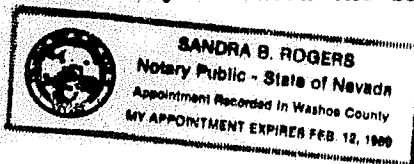
993698

B2161P095D

APR 30 1985

STATE OF NEVADA
COUNTY OF WASHOE

On the 28th day of April, 1985, before me, the undersigned,
a Notary Public in and for said County and State, personally
appeared Shelly Hickey, Margaret M. Oakley, Martin Booth,
David B. Eckert, and Marsha Jenks known to me to be the persons whose
names they subscribed to the within instrument and acknowledged
that they executed the same.



Sandra B. Rogers
SANDRA B. ROGERS
NOTARY PUBLIC

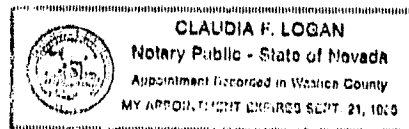
B2161P0951

993698

STATE OF NEVADA)
 : ss.
COUNTY OF WASHOE)

On the 29th day of April, 1985, before me, the undersigned, personally appeared Sandra B. Rogers and James D. Rogers, known to me to be the persons whose names are subscribed to the within instrument and who acknowledged that they executed the same.

Claudia F. Logan
NOTARY PUBLIC



OFFICIAL RECORDS
WASHOE CO., NEVADA
RECORD REQUESTED BY

James D. Rogers
85 APR 30 49:15

CUR. MEMBER
COUNTY RECORDER
FFE #100 DEP. AC

4130 Hackman Dr
87509

B2161P0852



First Centennial Title Company of Nevada
1450 Ridgeview Dr, Ste 100, Reno, NV 89519
Phone: (775)689-8510 • Fax: 775-229-4352

November 4, 2025

Cristofer & Jessica Novich
4400 Bridle Way
Reno, NV 89519

Escrow No.: 25047958-RB
Name: Cristofer Novich and Jessica Novich
Property Address: 4400 Bridle Way, Reno, NV 89519

In connection with the above mentioned we have enclosed the following items:

- Original Document (s)
 - Grant Bargain Sale Deed, Document No. 5550590
- Owner's Policy

Any other papers or documentation connected with this transaction will be forwarded by our escrow department.

We wish to express our appreciation for using First Centennial Title Company of Nevada in this transaction and look forward to serving you again in the near future.

Sincerely,
First Centennial Title Company of Nevada
Policy Department



1551 N. Tustin Avenue, Suite 300, Santa Ana, CA 92705
(877) 703-2200

HOMEOWNER'S POLICY OF TITLE INSURANCE

This policy, when issued by Us with a Policy Number and the Date of Policy, is valid even if this policy or any endorsement to this policy is issued electronically or lacks any signature.

As soon as You Know of anything that might be covered by this policy, You must notify Us promptly in writing at the address shown in Condition 3.

COVERAGE STATEMENT

SUBJECT TO THE PROVISIONS SET FORTH BELOW, We insure You against loss or damage resulting from one or more of the Covered Risks if the matter creating the risk exists on the Date of Policy or, to the extent expressly stated in any Covered Risk, after the Date of Policy. We will also pay the costs, attorneys' fees, and expenses provided for under this policy.

Your insurance is effective on the Date of Policy.

This policy covers You only if the Land is improved with an existing one-to-four family residence and each party named in Item 1 of Schedule A is a Natural Person or Estate Planning Entity.

Your insurance is further limited by all of the following:

- Amount of Insurance
- For Covered Risks 16, 18, 19, and 21, Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A
- Exceptions from Coverage in Schedule B
- Our Duty to Defend against Legal Actions
- Exclusions from Coverage
- Conditions

THIS POLICY IS NOT COMPLETE WITHOUT SCHEDULE A AND B.

In witness whereof, Real Advantage Title Insurance Company has caused this policy to be signed and sealed as of the Date of this Policy.

REAL ADVANTAGE TITLE INSURANCE COMPANY

By: _____

A handwritten signature in black ink, appearing to read "W.D. Burding".

William D. Burding, Executive Vice President and
General Counsel



COVERED RISKS

1. Someone else owns an interest in Your Title.
2. Someone else has a right affecting Your Title because of a lease, contract, or option.
3. Someone else claims to have a right affecting Your Title because of forgery or impersonation.
4. Someone else has an Easement on the Land.
5. Any of Covered Risks 1 through 4 occurring after the Date of Policy.
6. Someone else has a right to enforce a Covenant to limit Your use of the Land.
7. Your Title is defective. Some examples of title defects are:
 - a. someone else's failure to have authorized a transfer or conveyance of Your Title.
 - b. a defective judicial or administrative proceeding.
 - c. a document, including an electronic document, on which Your Title is based:
 - i. was signed using a falsified, expired, or otherwise invalid power of attorney;
 - ii. was not properly authorized, executed, created, signed, witnessed, sealed, acknowledged, notarized (including by remote online notarization), or delivered; or
 - iii. was not properly filed, recorded, or indexed in the Public Records.
 - d. the repudiation of an electronic signature by a person that executed a document because the electronic signature on the document was not valid under applicable electronic transactions law.
8. Someone else has a lien on Your Title. Some examples of liens are:
 - a. a lien of real estate taxes or assessments imposed on Your Title by a governmental authority due or payable, but unpaid;
 - b. a Mortgage;
 - c. a judgment lien;
 - d. a State or federal tax lien;
 - e. a charge by a homeowner's or condominium association; or
 - f. a statutory lien, attaching before or after the Date of Policy, for service, labor, material, or equipment in connection with an improvement or work related to the Land and furnished before the Date of Policy.
9. Someone else has an encumbrance on Your Title.
10. Someone else claims to have a right affecting Your Title because of fraud, duress, incompetency, or incapacity.
11. You do not have actual vehicular and pedestrian access to and from the Land, based on a legal right.
12. You are forced to remove or remedy a violation, existing at the Date of Policy, of any Covenant, even if the Covenant is excepted in Schedule B. You are not covered for any violation of an obligation contained in a Covenant:
 - a. to perform maintenance or repair on the Land; or
 - b. relating to environmental protection of any kind, including hazardous or toxic conditions or substances, unless there is a notice of either of these violations recorded in the Public Records at the Date of Policy, and then, Our liability for Covered Risk 12 is limited to the extent of the violation described in that notice.
13. Your Title is lost or taken because of a violation, existing at the Date of Policy, of any Covenant, even if the Covenant is excepted in Schedule B.

14. A violation or enforcement of any law, ordinance, permit, or governmental regulation (including those relating to building and zoning), but only to the extent of the violation or enforcement described by the enforcing governmental authority in an Enforcement Notice that identifies a restriction, regulation, or prohibition relating to:
- a. the occupancy, use, or enjoyment of the Land;
 - b. the character, dimensions, or location of an improvement on the Land;
 - c. the subdivision of the Land; or
 - d. environmental remediation or protection on the Land.
15. An enforcement of a governmental forfeiture, police, regulatory, or national security power, but only to the extent of the enforcement described by the enforcing governmental authority in an Enforcement Notice.
16. Because of a violation existing at the Date of Policy of a State or Municipal subdivision law or State or Municipal subdivision regulation affecting the Land:
- a. You are unable to obtain a building permit from a Municipal authority;
 - b. You are ordered by a State or Municipal authority to remove or remedy the violation; or
 - c. someone else refuses to perform a contract to purchase the Land, lease the Land, or make a mortgage loan on the Land, based on that violation.
- The Amount of Insurance for Covered Risk 16 is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
17. You lose Your Title to any portion of the Land to an enforcement authority because of an exercise of the power to take the Land by condemnation, but only to the extent:
- a. of the taking described in an Enforcement Notice; or
 - b. the taking occurred before the Date of Policy and is binding on You, if You purchased the Land without Knowledge of the taking.
18. You are ordered by a State or Municipal authority to remove or remedy any portion of Your existing structures—other than boundary walls or fences—because any portion of Your existing structures was built without obtaining a building permit from the proper Municipal authority. The Amount of Insurance for Covered Risk 18 is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
19. You are ordered by a State or Municipal authority to remove or remedy any portion of Your existing structures, because they violate an existing State or Municipal zoning law or State or Municipal zoning regulation. The Amount of Insurance for Covered Risk 19 is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
20. You are not able to use the Land because use as a single-family residence violates an existing State or Municipal zoning law or State or Municipal zoning regulation.
21. You are forced to remove any portion of Your existing structures because they encroach onto Your neighbor's land. If the encroaching structures are boundary walls or fences, the Amount of Insurance for Covered Risk 21 is subject to Your Deductible Amount and Our Maximum Dollar Limit of Liability shown in Schedule A.
22. Someone else exercises a legal right refusing to perform a contract to purchase, lease, or make a mortgage loan on the Land because Your neighbor's existing structures encroach onto the Land.
23. You are forced to remove any portion of Your existing structures that encroach onto an Easement or over a building set-back line, even if the Easement or building set-back line is excepted in Schedule B.
24. Your existing structures are damaged because of the exercise of the right to maintain or use any Easement affecting Your Title, even if the Easement is excepted in Schedule B.
25. Your existing improvements (or a replacement or modification made to them after the Date of Policy), including lawns, shrubbery, or trees, are damaged because of the future exercise of the right to use the surface of the Land for the extraction or development of oil, gas, minerals, groundwater, or any other subsurface substance, even if those rights are excepted or reserved from the description of the Land or excepted in Schedule B.

26. Someone else tries to enforce a Discriminatory Covenant that they claim affects Your Title.
27. A State or Municipal taxing authority assesses supplemental real estate taxes not previously assessed against the Land for any period before the Date of Policy because of construction or change of ownership or use, that occurred before the Date of Policy.
28. Your neighbor builds any structures after the Date of Policy—other than boundary walls or fences—that encroach onto the Land.
29. Your Title is unmarketable, which allows someone else to refuse to perform a contract to purchase, lease, or make a mortgage loan on the Land.
30. Someone else owns an interest in Your Title because a court order invalidates a prior transfer of the Title under federal bankruptcy, state insolvency, or similar state or federal creditors' rights law.
31. The residence with the Property Address shown in Schedule A is not located on the Land at the Date of Policy.
32. Any defect in or lien or encumbrance on the Title that has been created or attached or has been filed or recorded in the Public Records subsequent to the Date of Policy and prior to the recording of the deed or other instrument vesting the Title in the Public Records.
33. The map, if any, attached to this policy does not show the correct location of the Land according to the Public Records.

OUR DUTY TO DEFEND AGAINST LEGAL ACTIONS

We will defend Your Title in any legal action, only as to that portion of the legal action for a matter that is based on a Covered Risk and that is not excepted or excluded from coverage in this policy. We will pay the costs, attorneys' fees, and expenses We incur in that defense.

We will not pay for any portion of the legal action for a matter that is not based on a Covered Risk or that is excepted or excluded from coverage in this policy.

We can end Our duty to defend Your Title under Condition 4.

EXCLUSIONS FROM COVERAGE

The following matters are excluded from the coverage of this policy and We will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. a. any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) that restricts, regulates, prohibits, or relates to:
 - i. the occupancy, use, or enjoyment of the Land;
 - ii. the character, dimensions, or location of any improvement on the Land;
 - iii. the subdivision of land; or
 - iv. environmental remediation or protection.
 - b. any governmental forfeiture, police, or regulatory, or national security power.
 - c. the effect of a violation or enforcement of any matter excluded under Exclusion 1.a. or 1.b.
- Exclusion 1 does not modify or limit the coverage provided under Covered Risk 8.a., 14, 15, 16, 18, 19, 20, 23, or 27.
2. Any power to take the Land by condemnation. Exclusion 2 does not modify or limit the coverage provided under Covered Risk 17.
 3. Any defect, lien, encumbrance, adverse claim, or other matter:
 - a. created, suffered, assumed, or agreed to by You;
 - b. not Known to Us, not recorded in the Public Records at the Date of Policy, but Known to You and not disclosed in writing to Us by You prior to the date You became an Insured under this policy;
 - c. resulting in no loss or damage to You;

- d. attaching or created subsequent to the Date of Policy (Exclusion 3.d. does not modify or limit the coverage provided under Covered Risk 5, 8.f., 25, 26, 27, 28, or 32); or
 - e. resulting in loss or damage that would not have been sustained if You paid consideration sufficient to qualify You as a bona fide purchaser of the Title at the Date of Policy.
4. Lack of a right:
- a. to any land outside the area specifically described and referred to in Item 3 of Schedule A; and
 - b. in any street, road, avenue, alley, lane, right-of-way, body of water, or waterway that abut the Land.
- Exclusion 4 does not modify or limit the coverage provided under Covered Risk 11 or 21.
5. The failure of Your existing structures, or any portion of Your existing structures, to have been constructed before, on, or after the Date of Policy in accordance with applicable building codes. Exclusion 5 does not modify or limit the coverage provided under Covered Risk 14 or 15.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights law, that the transfer of the Title to You is a:
- a. fraudulent conveyance or fraudulent transfer;
 - b. voidable transfer under the Uniform Voidable Transactions Act; or
 - c. preferential transfer:
 - i. to the extent the instrument of transfer vesting the Title as shown in Schedule A is not a transfer made as a contemporaneous exchange for new value; or
 - ii. for any other reason not stated in Covered Risk 30.
7. Contamination, explosion, fire, flooding, vibration, fracturing, earthquake, or subsidence.
8. Negligence by a person or an entity exercising a right to extract or develop oil, gas, minerals, groundwater, or any other subsurface substance.
9. Any lien on Your Title for real estate taxes or assessments, imposed or collected by a governmental authority that becomes due and payable after the Date of Policy. Exclusion 9 does not modify or limit the coverage provided under Covered Risk 8.a.
10. Any discrepancy in the quantity of the area, square footage, or acreage of the Land or of any improvement to the Land.

CONDITIONS

1. DEFINITIONS

- a. "Amount of Insurance": The Amount of Insurance stated in Schedule A, as may be increased by Condition 6.d. or 10 or decreased by Condition 7.d. or 7.e.; or increased or decreased by endorsements to this policy.
- b. "Covenant": A covenant, condition, restriction, or limitation affecting the Title in a document or instrument in effect at the Date of Policy.
- c. "Date of Policy": The Date of Policy stated in Schedule A.
- d. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that under applicable law illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- e. "Easement": The right of someone else to use any part of the Land for a specified purpose.
- f. "Enforcement Notice": A document recorded in the Public Records at the Date of Policy that describes any part of the Land and:
 - i. is issued by a governmental agency that identifies a violation or enforcement of a law, ordinance, permit, or governmental regulation; or
 - ii. is issued by a holder of the power of eminent domain or a governmental agency that identifies the exercise of a governmental power.

- g. "Estate Planning Entity": A legal entity, a trust, or a trustee of a trust, if the entity or trust is established by a Natural Person for the purpose of planning the disposition of that person's estate.
- h. "Insured": The Insured named in Item 1 of Schedule A and also the parties identified in Condition 2.b.
- i. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by Public Records.
- j. "Land": The land or condominium unit described in Item 3 of Schedule A and improvements located on that Land at the Date of Policy that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is insured by this policy.
- k. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- l. "Municipal": A political subdivision of a State, such as a city, county, parish, town, or village.
- m. "Natural Person": A human being, not a commercial or legal organization or entity.
- n. "Public Records": The recording or filing system established under State statutes in effect at the Date of Policy under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- o. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- p. "Title": The estate or interest in the Land identified in Item 2 of Schedule A.
- q. "We," "Our," or "Us": Real Advantage Title Insurance Company
- r. "You" or "Your": The Insured.

2. CONTINUATION OF COVERAGE

- a. Your coverage under this policy continues as of the Date of Policy, so long as You:
 - i. own Your Title;
 - ii. own an obligation secured by a purchase money mortgage given by a purchaser from You; or
 - iii. have liability for warranties of title given by You in any transfer or conveyance of Your Title.
- b. This policy also insures:
 - i. anyone who receives Your Title by operation of law upon Your death;
 - ii. Your spouse who receives Your Title because of a dissolution of Your marriage;
 - iii. Your Estate Planning Entity to which You transfer Your Title after the Date of Policy;
 - iv. any beneficiary or distributee of Your Estate Planning Entity who receives Your Title;
 - v. anyone who receives Your Title by a transfer effective upon Your death as provided by law; or
 - vi. another Insured named in Item 1 of Schedule A.
- c. We may assert against any Insured identified in Condition 2.b. any rights and defenses that We have against any previous Insured under this policy.

3. HOW TO MAKE A CLAIM

a. Prompt Notice of Your Claim

- i. You must notify Us promptly in writing as soon as You Know of anything that might be covered by this policy.
- ii. Send Your notice to: Real Advantage Title Insurance Company at 1551 N. Tustin Avenue, Suite 300, Santa Ana, CA 92705, Attn: Claims Department.

Please include Your Policy Number shown in Schedule A and the county and State where the Land is located. Please enclose a copy of this policy, if available.

- iii. If You do not give Us prompt notice, Your coverage may be reduced or ended, but only to the extent Your failure affects Our ability to resolve the claim or defend You.

b. Proof of Your Loss

- i. We may require You to give Us a written statement signed by You describing Your loss that includes:
 - (a). the facts supporting Your claim;
 - (b). the Covered Risks that apply to Your claim;
 - (c). the dollar amount of Your loss; and
 - (d). the method You used to compute the amount of Your loss.
- ii. We may require You to make available to Us records, checks, letters, contracts, insurance policies, and other papers relating to Your claim. We may make copies of these papers.
- iii. We may require You to answer questions about Your claim under oath.
- iv. If You fail or refuse to give Us a statement of loss, answer Our questions under oath, or make available to Us the papers We request, Your coverage may be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.

4. OUR CHOICES WHEN WE LEARN OF A CLAIM

- a. After We receive Your notice or otherwise learn of a claim covered by this policy, and after subtracting Your Deductible Amount, if it applies, Our choices include one or more of the following:
 - i. pay the claim;
 - ii. negotiate a settlement;
 - iii. bring or defend a legal action related to the claim;
 - iv. pay You the amount required by this policy;
 - v. end the coverage of this policy for the claim by paying You Your loss determined in Condition 6.a., as applicable, resulting from the Covered Risk;
 - vi. end the coverage described in Covered Risk 16, 18, 19, or 21 by paying You Our Maximum Dollar Limit of Liability then in force for the particular Covered Risk;
 - vii. end all coverage of this policy by paying You the Amount of Insurance then in force; or
 - viii. take other appropriate action, including to cure or otherwise resolve the covered matter giving rise to the claim.
- b. When We choose the options in Condition 4.a.v., 4.a.vi., or 4.a.vii., all Our liability and obligations to You under this policy terminate, including Our obligation to defend or continue any legal action. In addition, We will pay any costs, attorneys' fees, and expenses that were authorized by Us up to that time and that We are obligated to pay.
- c. Whether or not We agree there is coverage, We may choose one or more of the options above. By doing so, We do not give up any rights.

5. HANDLING A CLAIM OR LEGAL ACTION

- a. You must cooperate with Us in handling any claim or legal action and give Us all relevant information.
- b. If You fail or refuse to cooperate with Us, Your coverage may be reduced or ended, but only to the extent Your failure or refusal affects Our ability to resolve the claim or defend You.
- c. We are only required to repay You for amounts, including settlement costs, attorneys' fees, and expenses, that We approve in advance.
- d. We have the right to choose the attorney when We bring or defend a legal action on Your behalf. We can appeal any decision to the highest level. We do not have to pay Your claim until a State or federal court having jurisdiction makes a final, non-appealable determination adverse to the Title.

6. CONTRACT OF INDEMNITY; DETERMINATION AND EXTENT OF LIABILITY

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by You by reason of matters insured against by this policy. This policy is not an abstract of the Title, report of the condition of the Title, legal opinion, opinion of the Title, or other representation of the status of the Title. All claims asserted under this policy are based in contract and are restricted to the terms and provisions of this policy. We are not liable for any claim alleging negligence or negligent misrepresentation arising from or in connection with this policy or the determination of the insurability of the Title.

- a. After subtracting Your Deductible Amount, if it applies, Our liability for Your loss or damage is limited to the least of:
 - i. the difference between the fair market value of Your Title, as insured, and the fair market value of Your Title subject to the matter insured against by this policy;
 - ii. Our Maximum Dollar Limit of Liability then in force for the particular Covered Risk, for claims covered only under Covered Risk 16, 18, 19, or 21; or
 - iii. the Amount of Insurance then in force.
- b. Except as provided in Condition 6.c. or 6.d., the fair market value of Your Title in Condition 6.a.i. is calculated using the date You discover the defect, lien, encumbrance, adverse claim, or other matter insured against by this policy.
- c. If, at the Date of Policy, the Title to all of the Land is void by reason of a matter insured against by this policy, then You may, by providing Us written notice, elect to use the Date of Policy as the date for calculating the fair market value of Your Title in Condition 6.a.i.
- d. If We pursue Our rights under Conditions 4.a.iii. and 4.a.viii. and are unsuccessful in establishing Your Title, as insured:
 - i. the Amount of Insurance then in force will be increased by 15% of the Amount of Insurance shown in Schedule A; and
 - ii. You may, by providing Us written notice, elect, as an alternative to the dates set forth in Condition 6.b. or, if it applies, 6.c., to use either the date the settlement, action, proceeding, or other act described in Conditions 4.a.iii. and 4.a.viii. is concluded or the date the notice of claim required by Condition 3 is received by Us as the date for calculating the fair market value of Your Title in Condition 6.a.i.
- e. In addition to the extent of liability for loss or damage under Conditions 6.a.,
 - i. We will also pay the costs, attorneys' fees, and expenses incurred in accordance with Conditions 4 and 5; and
 - ii. if You are unable to use the Land because of a claim covered by this policy:
 - (a). You may rent a reasonably equivalent substitute residence and We will repay You for the actual rent You pay, until the earlier of:
 - (1). the cause of the claim is removed; or
 - (2). We pay You the amount required by this policy. If Your claim is covered only under Covered Risk 16, 18, 19, or 21, that payment is the Amount of Insurance then in force for the particular Covered Risk.
 - (b). We will pay reasonable costs You pay to relocate any personal property You have the right to remove from the Land, including transportation of that personal property for up to fifty (50) miles from the Land, and repair of any damage to that personal property because of the relocation. The amount We will pay You under Condition 6.e.ii.(b). is limited to the value of the personal property before You relocate it.

7. LIMITATION OF OUR LIABILITY

- a. Other than as provided in Condition 6.e., if We remove the cause of the claim after receiving notice of the claim, all Our obligations for the claim end, including any obligation for loss You had while We were removing the cause of the claim.
- b. We are not liable for loss or damage arising out of any litigation, including litigation by Us or with Our consent, until a State or federal court having jurisdiction makes a final, non-appealable determination adverse to the Title.
- c. We are not liable for loss or damage to You for liability voluntarily assumed by You in settling any claim or suit without Our prior written consent.
- d. All payments under this policy reduce the Amount of Insurance then in force, except for costs, attorneys' fees, and expenses. All payments for claims covered only under Covered Risk 16, 18, 19, or 21 also reduce Our Maximum Dollar Limit of Liability for the particular Covered Risk, except for costs, attorneys' fees, and expenses.
- e. If We issue, or have issued, a policy to the owner of a Mortgage that is on Your Title and We have not given You any coverage against the Mortgage, then:
 - i. We have the right to pay any amount due to You under this policy to the owner of the Mortgage, and any amount paid will be treated as a payment to You under this policy, including under Condition 4.a.;
 - ii. any amount paid to the owner of the Mortgage will be subtracted from the Amount of Insurance then in force; and
 - iii. if Your claim is covered only under Covered Risk 16, 18, 19, or 21, any amount paid to the owner of the Mortgage will also be subtracted from Our Maximum Dollar Limit of Liability for the particular Covered Risk.
- f. If You do anything to affect any right of recovery You may have against someone else, We can subtract from Our liability the amount by which You reduced the value of that right.
- g. We are not liable for the content of the Transaction Identification Data, if any. Condition 7.g. does not modify or limit the coverage provided under Covered Risk 31.

8. TRANSFER OF YOUR RIGHTS TO US

- a. If We settle and pay Your claim, We have all the rights and remedies You have against any person, entity, or property related to the claim. You must not do anything to affect these rights and remedies. If We ask, You must execute documents to transfer these rights and remedies to Us. You must let Us use Your name in enforcing these rights and remedies.
- b. We will not be liable to You if We do not pursue these rights and remedies or if We do not recover any amount that might be recoverable.
- c. We will pay any money We collect from enforcing these rights and remedies in the following order:
 - i. to Us for the costs, attorneys' fees, and expenses We paid to enforce these rights and remedies;
 - ii. to You for Your loss that You have not already collected;
 - iii. to Us for any money We paid out under this policy on account of Your claim; and
 - iv. to You whatever is left.
- d. If You have rights and remedies under contracts (such as indemnities, guaranties, warranties, insurance policies, or bonds) to recover all or part of Your loss, then We have all of those rights and remedies, even if those contracts provide that those obligated have all of Your rights and remedies under this policy.

9. POLICY ENTIRE CONTRACT

- a. This policy together with all endorsements, if any, issued by Us is the entire policy and contract between You and Us. In interpreting any provision of this policy, this policy will be construed as a whole. This policy and any endorsement to this policy may be issued by electronic means authorized by law.
- b. Any claim You make against Us must be made under this policy and is subject to its terms.

- c. Any amendment of this policy must be by a written endorsement issued by Us. To the extent any term or provision of an endorsement is inconsistent with any term or provision of this policy, the term or provision of the endorsement controls. Unless the endorsement expressly states, it does not:
 - i. modify any prior endorsement,
 - ii. extend the Date of Policy,
 - iii. insure against loss or damage exceeding the Amount of Insurance, or
 - iv. increase the Amount of Insurance.

10. INCREASED AMOUNT OF INSURANCE

The Amount of Insurance then in force will increase by ten percent (10%) of the Amount of Insurance shown in Schedule A each year for the first five years following the Date of Policy shown in Schedule A, up to one hundred fifty percent (150%) of the Amount of Insurance shown in Schedule A. The increase each year will happen on the anniversary of the Date of Policy shown in Schedule A.

11. SEVERABILITY

In the event any provision of this policy, in whole or in part, is held invalid or unenforceable under applicable law, both You and We can still enforce the rest of this policy.

12. CHOICE OF LAW AND CHOICE OF FORUM

The State law of the State where the Land is located, or to the extent it controls, federal law, applies to this policy. A court or arbitrator must not apply conflict of law principles to determine the applicable law. Any litigation or other proceeding brought by You against Us must be filed only in a State or federal court having jurisdiction.

13. CLASS ACTION

ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS POLICY, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS POLICY, ANY BREACH OF A POLICY PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS POLICY, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING.

14. ARBITRATION

- a. All claims and disputes arising out of or relating to this policy, including any service or other matter in connection with issuing this policy, any breach of a policy provision, or any other claim or dispute arising out of or relating to the transaction giving rise to this policy, may be resolved by arbitration. If the Amount of Insurance is \$2,000,000 or less, any claim or dispute may be submitted to binding arbitration at the election of either You or Us. If the Amount of Insurance is greater than \$2,000,000, any claim or dispute may be submitted to binding arbitration only when agreed to by both You and Us. Arbitration must be conducted pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("ALTA Rules"). The ALTA Rules are available online at www.alta.org/arbitration. The ALTA Rules incorporate, as appropriate to a particular dispute, the Consumer Arbitration Rules and Commercial Arbitration Rules of the American Arbitration Association ("AAA Rules"). The AAA Rules are available online at www.adr.org.
- b. ALL CLAIMS AND DISPUTES MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS, REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL PROCEEDING IN ANY ARBITRATION GOVERNED BY CONDITION 14. The arbitrator does not have authority to conduct any class action arbitration, private attorney general arbitration, or arbitration involving joint or consolidated claims under any circumstance.
- c. If there is a final judicial determination that a request for particular relief cannot be arbitrated in accordance with this Condition 14, then only that request for particular relief may be brought in court. All other requests for relief remain subject to this Condition 14.

- d. We will pay all AAA filing, administration, and arbitrator fees of the consumer when the arbitration seeks relief of \$100,000 or less. Fees will be allocated in accordance with the applicable AAA Rules. The results of arbitration will be binding upon the parties. The arbitrator may consider, but is not bound by, rulings in prior arbitrations involving different parties. The arbitrator is bound by rulings in prior arbitrations involving the same parties to the extent required by law. The arbitrator must issue a written decision sufficient to explain the findings and conclusions on which the award is based. Judgment upon the award rendered by the arbitrator may be entered in any State or federal court having jurisdiction.



1551 N. Tustin Avenue, Suite 300, Santa Ana, CA 92705
General Inquiries or Claims: (877) 703-2200
www.ratic.com



HOMEOWNER'S POLICY OF TITLE INSURANCE

Transaction Identification Data, for which the Company assumes no liability as set forth in Condition 7.g.:

Issuing Agent: First Centennial Title Company of Nevada
Issuing Office: 1450 Ridgeview Dr, Ste 100, Reno, NV 89519
Issuing Office's ALTA® Registry ID: 1022833
Issuing Office File No.: 25047958-RB
Property Address: 4400 Bridle Way, Reno, NV 89519

SCHEDULE A

Name and Address of Title Insurance Company: Real Advantage Title Insurance Company
1551 N. Tustin Ave, Ste 300
Santa Ana, CA 92705

Policy No.: NV-2510-1662790-730 Premium: \$4,304.00

Amount of Insurance: \$1,360,000.00

Date of Policy: June 30, 2025 at 02:19 PM

Deductible Amounts and Maximum Dollar Limits of Liability for Covered Risks 16, 18, 19 and 21:

<u>Your Deductible Amount</u>	<u>Our Maximum Dollar Limit of Liability</u>
Covered Risk 16: 1.00% of Amount of Insurance shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 18: 1.00% of Amount of Insurance shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19: 1.00% of Amount of Insurance shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 21: 1.00% of Amount of Insurance shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00

Property Address of the Land: 4400 Bridle Way, Reno, NV 89519

1. The Insured is:
Cristofer Novich and Jessica Novich, husband and wife, as joint tenants with right of survivorship
2. Your interest in the Land covered by this policy is:
Fee Simple
3. The Land referred to in this policy is described as:
SEE SCHEDULE C ATTACHED HERETO

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SCHEDULE A
(Continued)

First Centennial Title of Nevada

Lisa Quilici

Lisa Quilici, Authorized Signatory

REAL ADVANTAGE TITLE INSURANCE COMPANY



BY: W.D. Burding, Jr.

William D. Burding, Jr. - Executive Vice President & General Counsel

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HOMEOWNER'S POLICY OF TITLE INSURANCE

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Policy No.: NV-2510-1662790-730

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This policy treats any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document are excepted from coverage.

In addition to the Exclusions from Coverage, this policy does not insure You against loss or damage and We will not pay costs, attorneys' fees, or expenses resulting from the terms and conditions of any lease or easement identified in Schedule A, and the following matters:

1. Any additional tax that may be levied against said land due to the supplemental tax roll, by reason of a change in ownership or completion of new construction thereon. **None due.**
2. Any liens that may be created for Delinquent Sewer Charges by reason of said premises lying within the City of Reno/Sparks, the County of Washoe (Sewer). Contact the following for Sewer/Water, and/or Tax Assessment information: City of Reno Sewer at (775) 334-2095; City of Sparks Sewer at (775) 353-2360; County of Washoe Sewer at (775) 954-4601; Washoe County Treasurer at (775) 328-2510. Delinquent amounts may be added to and collected through the secured real property tax roll of the Washoe County Assessor's Office and included in the tax installments referenced above.

Any liens as created by the Central Truckee Meadows Remediation District, the Golden Valley Aquifer Recharge Program, or the North Spanish Springs Floodplain Detention Facility. Please fax demands to Washoe County Utilities at (775) 328-3699.

Any liens which may be or may become due the Sun Valley General Improvement District by reason of said land being within the boundaries of said District, and any use of the services provided thereby. Please contact the following number for specific amounts – (775)673-2220.

Any liens which may be or may become due the Incline Village General Improvement District by reason of said land being within the boundaries of said District, and any use of the services provided thereby. Please contact the following number for specific amounts – (775)832-1203. **Paid current.**

3. Any unpaid charges for delinquent garbage fees, plus any interest and/or penalties, which would create a lien and attach to said premises, pursuant to Nevada Revised Statutes Section 444.520. **Paid current.**
4. Except all water, claims or rights to water, in or under said land.

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SCHEDULE B

(Continued)

5. Easements, dedications, reservations, provisions, relinquishments, recitals, building set back lines, certificates, and any other matters as provided for or delineated on the Subdivision Map No. [627](#) referenced in the legal description contained herein.

Reference is hereby made to said Plat for particulars. If one is not included herewith, one will be furnished upon request.

6. Covenants, conditions and restrictions, set forth in a Declaration of Restrictions, recorded January 8, 1960, in Book 11, Page 366, as Document No. [313683](#), Liens and Miscellaneous Records, Washoe County, Nevada; but deleting restrictions, if any, based on race, color, religion, sex, handicap, familial status, or national origin are deleted unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Said covenants, conditions, and restrictions, have been modified by an instrument recorded April 30, 1985, in Book 2161, Page 946, Document No. [993698](#), Washoe County, Nevada.

7. A Deed of Trust to secure an original principal amount of \$806,500.00, and any other amounts as therein provided, recorded 06/30/2025, as Document No. 5550591, Official Records, Washoe County, Nevada.

Dated: 06/25/2025

Trustor: Cristofer Novich and Jessica Novich, husband and wife

Trustee: Guild Administration Corp., a California Corporation

Lender: Guild Mortgage Company LLC

Beneficiary: Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Guild Mortgage Company, a California Corporation

MIN: 1000199-0000320444-1

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HOMEOWNER'S POLICY OF TITLE INSURANCE

SCHEDULE C

The Land referred to in this policy is described as:

Lot(s): 14, in Block G of JUNIPER HILLS SUBDIVISION, according to the map thereof, filed in the Office of the County Recorder of Washoe County, Nevada, recorded on December 4th, 1959, as Document No. 312282, Tract Map No. 627.

Assessors Parcel No.: 009-095-01

Assessor's Map Number

009-09

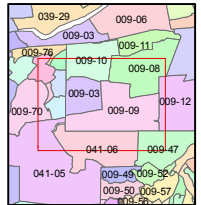
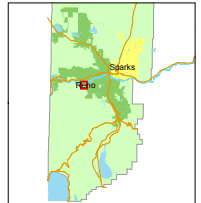
STATE OF NEVADA
WASHOE COUNTY
ASSESSOR'S OFFICE
Joshua G. Wilson, Assessor

1001 East Ninth Street
Building D
Reno, Nevada 89512
(775) 328-2231



Feet
0 100 200 300

1 inch = 300 feet



created by: TWT 2/8/2013

last updated:

area previously shown on map(s)

NOTE: This map was prepared for the use of the Washoe County Assessor for assessment and illustrative purposes only. It does not represent a survey of the premises. No liability is assumed as to the sufficiency or accuracy of the data delineated herein.

(#627)
JUNIPER HILLS SUBDIVISION

PORTION OF THE NORTH 1/2 OF SECTION 20
T19N - R19E

