EXHIBIT O

24128552

Regina Alcomendras
Santa Clara County - Clerk-Recorder

03/06/2019 08:29 AM

Titles: 1 Pages: 3

Fees: $31.00
Taxes: $0
Total: $31.00

Recording Requested by :
Sandra Will

After Recording Return To:
Sandra Will
306 Los Gatos Almaden Road
Los Gatos, California 95032

[Space Above This Line For Recording Data]

DEED OF TRUST

Exempt from fee per GC 27388.1(a)(2) : "recorded in connection with residential dwelling to an Owner-Occupier"

This Deed of Trust, made this 26th day of Feb 2019, between **Cassie Will Darnall,** (currently on title as **Cassie V. Will)** herein called Trustor (Borrower), whose address is, **111 Belwood Gateway Los Gatos, California 95032.** And **Sandra Will,** herein called Beneficiary (Lender), who resides at **306 Los Gatos Almaden Road Los Gatos, California 95032.**

DEFINITIONS

(A) "Security Instrument" means this document, which is dated 2/26/19 together with all Riders to this document.
(B) "Borrower" is Cassie Will Darnall. Borrower is the trustor under this Security Instrument.
(C) "Lender" is **Sandra Will,** Lender is a private individual lender acting under the laws of California. Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is **First American Title Company** or it's successors or assignees.
(E) "Note" means the promissory note signed by Borrower and dated **July 26, 2016.** The Note states that Borrower owes Lender **Five Hundred Thousand** Dollars. **(U.S. $500,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 27th, 2026.**
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ Other(s) [specify]
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	_____

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Fictitious Deed of Trust.

US-0001415

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Santa Clara, State of California:

LOT 35, as shown on that certain Map of Tract No. 3304, in the City of Los Gatos, County of Santa Clara, State of California, which Map was filed for record in the Office of the Recorder of the County of Santa Clara, State of California on December 5, 1962 in Book 155 of Maps, Page(s) 4 and 5.

which currently has the address of **111 Belwood Gateway** [Street]
Los Gatos [City], California **95032** [Zip Code] ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

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The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to the Borrower at the address set forth above.

Witnesses:

_____ _____ (Seal)
Cassie Will Darnall - Borrower

_____ _____ (Seal)
- Borrower

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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State of California)
) §
County of Santa Clara)

On Feb 26. , 2019, before me, Kanise Dee Eliason Reyes, **Notary Public**, personally appeared **Cassie Will Darnall,** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that ~~he~~/she/~~they~~ executed the same in ~~his~~/her/~~their~~ authorized capacity(~~ies~~), and that by ~~his~~/her/~~their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

_____
Signature of Notary

KANISE DEE ELIASON REYES
Commission # 2137456
Notary Public - California
Santa Clara County
My Comm. Expires Dec 18, 2019

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