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STEWART TITLE OF DOUGLAS COUNTY

MODIFICATION AGREEMENT

Account Number: 3400618C

Date: 10 - 20, 1992

THIS MODIFICATION AGREEMENT, made on the above Date, is by and between Harich Tahoe Developments, a Nevada general partnership (hereinafter "Lender"), having an address of Post Office Box 5790, Stateline, Nevada 89449, and Vicki Lee Barkan & Terri L. West (hereinafter jointly and severally "Borrower"), having the address of 2294 Bigelow Ave., Simi Valley, CA 93065, and modifies the Note hereinafter defined.

1. When used herein, the following terms shall have the following meanings unless the context requires otherwise:

a. Note: that Promissory Note dated September 4, 1992, in the original principal balance of \$8,745.00 executed by Vicki Lee Barkan & Terri L. West (hereinafter the "Note Maker") payable to the order of Lender, as amended if applicable, and secured by the Deed of Trust.

b. Deed of Trust: that Deed of Trust and Assignment of Rents recorded in the Official Records in Book 992 at Page 2696 as Document Number 288443, as amended if applicable.

c. Official Records: the Official Records of Douglas County, Nevada.

WITNESSETH:

WHEREAS, Lender is the holder or agent of the holder of the Note which is secured by the Deed of Trust; and

WHEREAS, Borrower has been or will be making payments to Lender as set forth in the Note, and Lender and Borrower have agreed to modify and/or supplement certain of the Note terms.

NOW, THEREFORE, Lender and Borrower, in consideration of the above premises, the mutual covenants, conditions and agreements hereinafter set forth, and other good and valuable consideration, the receipt and adequacy of which is hereby acknowledged, agree as follows.

1. Except as modified hereby, the terms and conditions of the Note and Deed of Trust shall remain in full force and effect. In the event of any conflict between the terms of this Modification Agreement and the terms of the Note or Deed of Trust, this Modification Agreement shall control. A breach of the agreement shall be a default under the Note and Deed of Trust, each of which are incorporated herein by this reference. Lender, at its discretion, shall obtain such endorsements to Lender's policy of title insurance respecting the Deed of Trust as Lender deems necessary or advisable as a result of this Modification Agreement, and Borrower agrees to pay or reimburse Lender any costs therefor or related thereto upon demand. This agreement shall be binding upon the parties respective heirs, personal representatives, successors and assigns. This agreement is made in and shall be construed in accordance with the laws of Nevada. In the event this Modification Agreement is recorded in the Official Records, a release of the Deed of Trust shall automatically operate to release this agreement with respect to its effect upon the property described in and encumbered by the Deed of Trust.

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STEWART TITLE OF DOUGLAS COUNTY

Modification Agreement
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2. The Note is hereby modified to provide that, commencing November 4, 1992, the day of the calendar month on which scheduled monthly payments of principal and interest are due and payable shall be the Fourth (4th) of each month.

IN WITNESS WHEREOF, Lender and Borrower have executed and delivered this Modification Agreement as of the Date first set forth above in Stateline, Douglas County, Nevada.

"Lender"

"Borrower"

Harich Tahoe Developments

By Jan S. Martin
Jan S. Martin
Loan Operations Manager

Vicki Lee Barkan
Vicki Lee Barkan

Terri L. West
Terri L. West

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STEWART TITLE OF DOUGLAS COUNTY

STATE OF California))
COUNTY OF Los Angeles)) SS

On this 20th day of October, 1992, before me, a notary public in and for said county and state, personally appeared VICKI LEE BARKAN, personally known or proven to me to be the person who executed the above instrument.

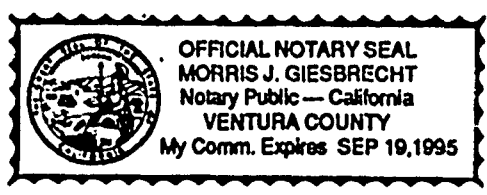
Yvonne Hernandez
NOTARY PUBLIC



STATE OF California))
COUNTY OF Ventura)) SS

On this 27th day of October, 1992, before me, a notary public in and for said county and state, personally appeared TERRI L. WEST, personally known or proven to me to be the person who executed the above instrument.

Morris J. Giesbrecht
NOTARY PUBLIC



STATE OF Nevada))
COUNTY OF Douglas)) SS

On this 5th day of November, 1992, before me, a notary public in and for said county and state, personally appeared Jan S. Martin, personally known or proven to me to be the person who executed the above instrument.

Michele Lancina
NOTARY PUBLIC



292506

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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4-11-88

SUZANNE BLAUDREAU
RECORDER

292506

\$ ⁸⁰⁰ PAID ^{K2} DEPUTY
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