

RECORDATION REQUESTED BY:

NEVADA BANKING COMPANY
229 KINGSBURY GRADE
P.O. BOX 5700
STATELINE, NV 89449

WHEN RECORDED MAIL TO:

NEVADA BANKING COMPANY
229 KINGSBURY GRADE
P.O. BOX 5700
STATELINE, NV 89449

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JULY 30, 1993, BETWEEN RICHARD MACK BROWN and PATRICIA M. BROWN, husband and wife as Joint Tenants (referred to below as "Grantor"), whose address is P. O. BOX 351, ZEPHYR COVE, NV 89448; and NEVADA BANKING COMPANY (referred to below as "Lender"), whose address is 229 KINGSBURY GRADE, P.O. BOX 5700, STATELINE, NV 89449.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated July 19, 1990 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

Deed of Trust recorded July 26, 1990, in Book 790, at Page 3601, as Document No. 230950, of Official Records of Douglas County

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in DOUGLAS County, State of Nevada:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: Lot 55, as shown on the Map of the Ponderosa Park Subdivision, filed in the office of the County Recorder on February 25, 1970, Document No. 47249, Official Records of Douglas County, State of Nevada. STRUCTURE IDENTIFICATION: Mobile Home, Serial Number CAFL2ABBB511703059, 1981 Fleetwood Spring Hill, 60' x 24'

The Real Property or its address is commonly known as 165 CRESCENT DRIVE, STATELINE, NV . The Real Property tax identification number is 07-162-30.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

The above described Deed of Trust is hereby modified to secure a Promissory Note in the amount of \$35,000.00 dated July 30, 1993 from Grantor to Lender, together with all renewals, extensions, modifications, refinancings, and substitutions for the Note. Said Note is a renewal of the original Promissory Note dated July 19, 1990.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

Richard Mack Brown
RICHARD MACK BROWN

Patricia M. Brown
PATRICIA M. BROWN

LENDER:

NEVADA BANKING COMPANY

By: *Ursula K Prebezac*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada)
COUNTY OF Douglas) SS

MELBA HARALSON
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES AUG. 16, 1993

On this day before me, the undersigned Notary Public, personally appeared RICHARD MACK BROWN and PATRICIA M. BROWN, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of July, 19 93.

By *Melba Haralson* Residing at State Line
Notary Public in and for the State of Nevada My commission expires 8-16-93

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LENDER ACKNOWLEDGMENT

STATE OF Nevada
COUNTY OF Douglas) ss



MELBA HARALSON
Notary Public - State of Nevada
Appointment Recorded in Douglas County
MY APPOINTMENT EXPIRES AUG. 16, 1993

On, this 30th day of July, 1993, before me, the undersigned Notary Public, personally appeared URSULA K. PREBEZAC and known to me to be the VICE PRESIDENT, authorized agent for the Lender, that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Melba Haralson Residing at State Line
Notary Public in and for the State of Nevada My commission expires 8-16-93

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REQUESTED BY
Nevada Banking Co.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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SUZANNE BEAUDREAU
RECORDER

\$6.00 PAID Bh. DEPUTY