

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

Also recorded and to:
DOLORES C. ARROYO
1005 Terminal Way 8118
Reno, NV 89502

944-LH

STEWART TITLE OF DOUGLAS COUNTY
AGREEMENT FOR MODIFICATION
OF INSTALLMENT NOTE SECURED BY DEED OF TRUST

This Agreement, entered into by and between Dolores C. Arroyo, Individually
and as Executrix of the estate of Joseph F. Arroyo deceased hereinafter
~~referred to as Beneficiary~~
and Jeffrey E. Kirby, an unmarried man hereinafter referred to as Trustor

WITNESSETH:

WHEREAS, Jeffrey e. Kirby an unmarried man

has heretofore, to-wit, executed that certain Deed of Trust in favor of Dolores C. Arroyo, Individually and as Executrix of the estate of Joseph F. Arroyo deceased

an Installment Note in the Original amount of \$250,000.00, which
secured by a Deed of Trust with an existing principal balance of \$250,000.00
dated August 18, 1994 recorded September 2, 1994

Book 994 Page 391, Document No. 345428

Official Records of Douglas County, State of Nevada.

WHEREAS, both of the parties hereto desire to modify the terms of said
Installment Note referred to above: to amend the release clause.

NOW THEREFORE, it is mutually agreed by and between Jeffrey E. Kirby,
an unmarried man Trustor(s)

and Dolores C. Arroyo, Individually and as Executrix of the estate of
Joseph F. Arroyo, deceased Beneficiary

Dated: _____

Dated: _____

Beneficiary:
Dolores C. Arroyo, by
Dolores C. Arroyo, Executrix in Fact,
by Chalis Arroyo, Esq.,
DOLORES C. ARROYO, EXECUTRIX
in Fact

Trustor:
JEFFREY E. KIRBY

State of _____)

County of _____)

On this _____ day of _____, 19____, before me, a Notary Public,
personally appeared _____

known to me to be the person whose name _____ subscribed to the within
instrument and acknowledged to me that _____ he executed the same.
In witness whereof I have hereunto set my hand and affixed my official seal
in teh County of _____ the day and year in this certificate first above
written.

Notary Public

349001

BK1094PG3486

In individual capacity:

STATE OF Nevada)
COUNTY OF Douglas) SS
)

This instrument was acknowledged before me on October 11 (date) 1994, by Jeffrey E. Kirby (name(s))



L. Hendrick
Notary Public

STATE OF NEVADA)
COUNTY OF Washoe) SS
)

On this 12th day of October, 19 94, personally appeared before me, a notary public, in and for Washoe County, Clelie Arroyo Castwood personally known (or proved) to me to be the person whose name is subscribed to the within instrument as the attorney in fact of Dobres C. Arroyo, and acknowledged to me that he subscribed his own name as attorney in fact.

Rachel Spracklin
Notary Public



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

'94 OCT 20 P3:57

349001
BK 1094 PG 3487

SUZANNE BEAUDREAU
RECORDER
\$ 8.00 PAID ka DEPUTY