

194352JD  
DO-19856-TD

This document is being re-recorded to reflect recording information in section #1 regarding Security Instrument.

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:  
AMERICAN RESIDENTIAL MORTGAGE CORPORATION  
11119 N. TORREY PINES ROAD  
LA JOLLA, CA 92037-1009  
Loan Number: 940-016140

Date: MAY 31, 1994

REFORMATION / AMENDMENT OF NOTE  
AND SECURITY INSTRUMENT

WHEREAS

1. On or about MAY 20, 1994, the undersigned Borrower made and delivered to AMERICAN RESIDENTIAL MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

(Lender/Beneficiary) that particular Note in the principal amount of \$ 45,000.00 the obligation of which Note is secured by a Security Instrument made by the Borrower for the benefit of the Lender which Security Instrument was recorded on May 31, 1994 in the office of the County Recorder of DOUGLAS County, State of NEVADA as Instrument Number 338580, Book 0594, Page 5194

2. ~~WHEREAS~~  
WE ACKNOWLEDGE THE DELETION OF SECTION 2 OF THIS REFORMATION  
INITIAL HERE *MALB QSP* ~~GRANTED, ASSIGNED AND CONSIDERED~~  
~~TO~~

~~all the rights and interests in the subject Security Instrument together with the Note, interest thereon, Security Instrument and~~

3. This Reformation is being executed in order to accurately reflect the original intent of the parties. This document does not create any new obligation, liability or right. It accurately memorializes the Note and Security Instrument dated MAY 20, 1994

4. Said Security Instrument encumbers certain real property legally described as:  
LOT 6, IN BLOCK F, OF VISTA GRANDE SUBDIVISION, UNIT NO. 1, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON NOVEMBER 9, 1964, AS FILE NO. 26518.

and commonly known as:  
3488 CARNELIAN WAY  
CARSON CITY, NEVADA 89701

5. Said Note and Security Instrument contained an error and did not accurately reflect the true intent and agreement of the parties; namely:  
ON THE ADJUSTABLE RATE NOTE AND ADJUSTABLE RATE RIDER, SECTION 4(D), LIMITS ON INTEREST RATE CHANGES, READS:

THE INTEREST RATE I AM REQUIRED TO PAY AT THE FIRST CHANGE DATE WILL NOT BE GREATER THAN 9.250 % OR LESS THAN 7.250 %. ...  
...MY INTEREST RATE WILL NEVER BE LESS THAN 5.000 % WHICH IS CALLED THE "MINIMUM RATE."

NOW THEREFORE, the parties hereto desire to reform said Note and Security Instrument as follows:  
THE CORRECT SECTION 4(D) IS:

THE INTEREST RATE I AM REQUIRED TO PAY AT THE FIRST CHANGE DATE WILL NOT BE GREATER THAN 9.250 % OR LESS THAN 8.250 %. ...  
...MY INTEREST RATE WILL NEVER BE LESS THAN 8.250 % WHICH IS CALLED THE "MINIMUM RATE."

This document prepared by *Greg R. McDavid*  
GREG R. MCDAVID

IN WITNESS WHEREOF, the parties have set their hands and seals on the date first mentioned above.

Witness

BORROWER

\_\_\_\_\_

Charles E. Brown (Seal)  
CHARLES E. BROWN -Borrower

\_\_\_\_\_

Mary L. Brown (Seal)  
MARY L. BROWN -Borrower

LENDER

\_\_\_\_\_ (Seal)  
-Borrower

AMERICAN RESIDENTIAL MORTGAGE CORPORATION,  
A CALIFORNIA CORPORATION

By Cheryl Pakulak  
CHERYL PAKULAK, VICE PRESIDENT

\_\_\_\_\_ (Seal)  
-Borrower



STATE OF CALIFORNIA

County of SAN DIEGO

On JULY 1, 1994

before me,

T. BRITTEN, personally appeared

CHERYL PAKULAK, personally known to me

(or 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.

WITNESS my hand and official seal.

Signature T. Britten

(Seal)



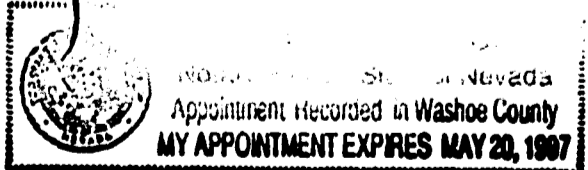
STATE OF Nevada  
County of Washoe

On this the 13th day of July, 1994, before me the undersigned Notary Public, personally appeared Charles E. Brown and Mary L. Brown PERSONALLY KNOWN TO ME (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) they subscribed to the within instrument, and acknowledged that they executed it.

WITNESS MY HAND AND OFFICIAL SEAL

(This area for Official Notarial Seal)

Patricia L. Blaylock



REQUESTED BY  
FIRST CENTENNIAL TITLE CO.  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

94 JUL 26 10:09

RES. 1-4-ST-089 (05/93)  
ACST0992  
349990  
BK 1194 PG 0671

342533  
PAGE 2 OF 2  
BK 0794 PG 3740

SUZANNE BEAUDREAU  
RECORDER  
s. J. O. PAUL DEPUTY

COPY

RECORDED  
INDEXED  
NOV 03 1994

REQUESTED BY  
**FIRST CENTENNIAL TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

94 NOV -3 P3:21

349990  
BK 1194 PG 0672

SUZANNE BEAUDREAU  
RECORDER  
s. 9/2/94 PAID 10 DEPUTY