

Connections

MODIFICATION AGREEMENT

Account Number: 3716130C

Date: 4.25, 1995

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 Robert & Cynthia Byers (hereinafter jointly and severally "Borrower"), having the address of 2630 Summerfield Dr.; Stockton, CA 95209, 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 9/14/91, in the original principal balance of \$10,440.00 executed by Robert & Cynthia Byers (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 991 at Page 3968 as Document Number 261104, 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.

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 AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

365524

BK0795PG0269

2. The Note is hereby modified to provide that, commencing with that scheduled monthly principal and interest payment due and payable on 3/25/95, and monthly thereafter, Borrower shall make monthly principal and interest payments in the amount of U.S. \$92.54. Commencing with that scheduled monthly principal and interest payment due and payable on 7/25/95, and monthly thereafter, Borrower shall make monthly principal and interest payments in the amount of U.S. \$166.78. Notwithstanding that these monthly payment amounts may not be sufficient to fully amortize the principal balance outstanding under the Note on or before the maturity date thereof, Borrower agrees the entire outstanding balance owing under the Note shall remain due and payable in full on the maturity date set forth in the Note, which date shall not be affected hereby.

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.

Bank of America National Trust and Savings Association, as Trustee of the Ridge Tahoe Timeshare Mortgage Trust 1991-A

By: Harich Tahoe Developments, a Nevada general partnership,
By: Lakewood Development Inc., a Nevada corporation, managing general partner

By: Jan S. Martin
Name: Jan S. Martin
Title Loan Operations Manager

"Borrower"

SIGNATURE NOT NECESSARY FOR RECORDATION

[Redacted Signature]

Robert Byers

Cynthia Byers

Cynthia Byers

Cynthia Byers

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 AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

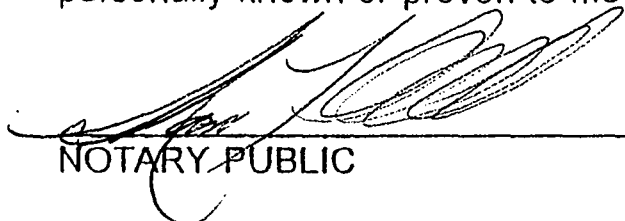
STEWART TITLE OF DOUGLAS COUNTY

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 AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

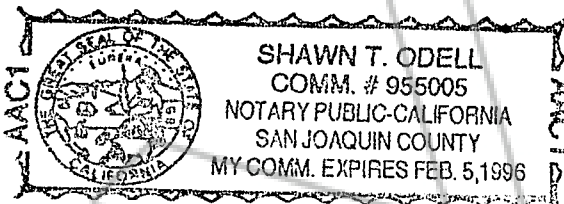
STEWART TITLE OF DOUGLAS COUNTY

STATE OF California)
) SS
COUNTY OF San Joaquin)

On this 19th day of April, 1995, before me, a notary public in and for said county and state, personally appeared Cynthia Byers, personally known or proven to me to be the person who executed the above instrument.



NOTARY PUBLIC



STATE OF _____)
) SS
COUNTY OF _____)

On this _____ day of _____, 19____, before me, a notary public in and for said county and state, personally appeared _____, personally known or proven to me to be the person who executed the above instrument.

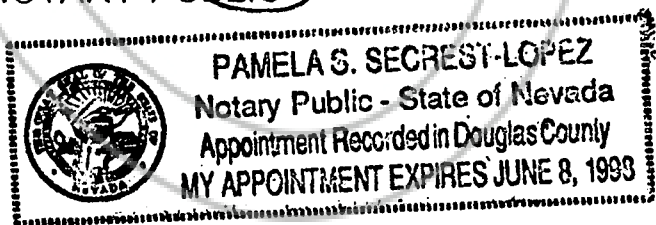
NOTARY PUBLIC

STATE OF NEVADA)
) SS
COUNTY OF DOUGLAS)

On this 27th day of April, 1995, before me, a notary public in and for said county and state, personally appeared Jan S. Martin, who is the Loan Operations Manager of Harich Tahoe Developments, a Nevada general partnership, personally known to me to be the person who executed the above instrument, and she acknowledged to me that she executed the same for and on behalf of the corporation for the purposes therein stated.



NOTARY PUBLIC



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

'95 JUL -5 10:10

LINDA SLATER
RECORDER
\$ 9.00 PAID KZ DEPUTY

365524

BK0795PG027U