

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 OCTOBER 23, 1995, BETWEEN JOHN B. DAYTON, JR. and MARY ALICE DAYTON, husband and wife, as Joint Tenants (referred to below as "Grantor"), whose address is P.O. BOX 1384, 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 October 10, 1989 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

Recorded October 20, 1989 in the office of the County Recorder of Douglas County, State of Nevada, in Book 1089 at Page 2411 as Document No. 213308, of Official Records

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 3, Block D, as shown on the Map of KINGSBURY MEADOWS SUBDIVISION, filed in the office of the County Recorder of Douglas County, State of Nevada, July 5, 1955, Document No. 10542.

The Real Property or its address is commonly known as 320 KINGSBURY GRADE, STATELINE, NV 89449. The Real Property tax identification number is 07-214-03.

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 \$50,000.00 dated October 23, 1995 from Grantor to Lender, together with all renewals, extensions, modifications, refinancing and substitutions for the Note.

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 endorers 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:

X John B. Dayton, Jr.
JOHN B. DAYTON, JR.

X Mary Alice Dayton
MARY ALICE DAYTON

LENDER:

NEVADA BANKING COMPANY

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada)
) ss
COUNTY OF Douglas)

This instrument was acknowledged before me on 10/23/95 by JOHN B. DAYTON, JR.; and MARY ALICE DAYTON.

[Signature]

(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



373818

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LENDER ACKNOWLEDGMENT

STATE OF Nevada)
) ss
COUNTY OF Douglas)

This instrument was acknowledged before me on October 23, 1995 by Ursula K. Prebezac as designated agent of NEVADA BANKING COMPANY.



[Signature]
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)

COOPER

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

'95 OCT 30 A10:49

LINDA SLATER
RECORDER

PAID 8.00 DEPUTY

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