

Submitted for Recordation By and Return to



Office Address City State Zip
CONSUMER LOAN SERVICING #1324
P O BOX 2240
BREA, CA 92622

Loan #: 20030602862866998

Reference #: 010321-960951047120

7m 72538LCP

(Space Above This Line For Recording Data)

**MODIFICATION OF DEED OF TRUST - MODIFICATION AGREEMENT
CREDIT LIMIT INCREASE**

This MODIFICATION AGREEMENT is entered into as of 05/07/96, by and between:
CHRISTOPHER J. COCKING AND PATRICIA S. COCKING, WHO ARE MARRIED TO
EACH OTHER

(collectively and individually "Trustor"); EQUITABLE DEED COMPANY ("Trustee"); and BANK OF AMERICA NEVADA ("Bank"), with reference to the following facts:

I. CHRISTOPHER J. COCKING PATRICIA S. COCKING

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 09/20/95, with an original credit limit of \$ 30,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 09/20/95, which Deed of Trust was recorded on 09/21/95, as Instrument No. 370939, Official Records of the County Recorder of ~~CARSON CITY~~ Douglas County, State of Nevada, and which Deed of Trust encumbers real property commonly known as 3677 CINDYS TRAIL CARSON CITY NV 89705

and more particularly described as follows: ("Property"):
PARCEL C AS SHOWN ON THE PARCEL MAP FOR JACK BAY, ET AL, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON MARCH 4, 1976 IN BOOK 376, OF PARCEL MAPS AT PAGE 179 AS FILE NO. 87622.

II. Borrower has asked Bank to increase the credit limit under the Agreement from \$ 30,000.00 to \$ 36,000.00, and to secure said additional advance and Agreement, as so revised, by this Modification Agreement. Borrower and Bank have amended certain provisions of the Agreement to reflect said increased credit limit and now wish to modify the Deed of Trust to reflect this event.

NOW, THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which are hereby acknowledged, Trustor and Bank hereby modify and amend the Deed of Trust as follows:

- 1. As of the date hereof, the second paragraph of the Deed of Trust is revised to reflect the fact that the Agreement is revised to provide for a Total Credit Commitment of \$ 36,000.00, and the Deed of Trust secures to Bank, in addition to the obligations set forth therein, the full repayment of the debt evidenced by the Agreement, as revised to reflect the increased credit limit, together with interest and all applicable fees as calculated under the Agreement.

This Modification Agreement shall be deemed to be made under and subject to the laws of the State where the Property is located. Except as herein modified, it is expressly agreed that all of the terms and provisions of the Deed of Trust shall remain in full force and effect. Any non-titleholder signs below as Trustor solely for the purpose of subjecting any community property interest in the property described below to this Deed of Trust.

Christopher J. Cocking
CHRISTOPHER J. COCKING

Patricia S. Cocking
PATRICIA S. COCKING

As Bank and on Behalf of Trustee:
BANK OF AMERICA NEVADA and as an ex-officio
agent of EQUITABLE DEED COMPANY

By: Debra McLane
DEBRA MCLANE, AVP

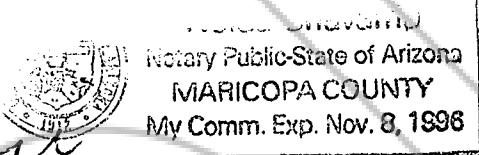
GENERAL ACKNOWLEDGEMENT

State of Nevada
County of)

On MAY 6, 1996 before me, NELDA CHAVARRIA, personally appeared
DEBRA MCLANE

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.



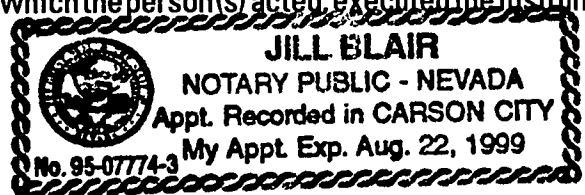
GENERAL ACKNOWLEDGEMENT

State of Nevada
County of CARSON

On MAY 10, 1996 before me, A NOTARY PUBLIC, personally appeared
CHRISTOPHER S COCKING

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.



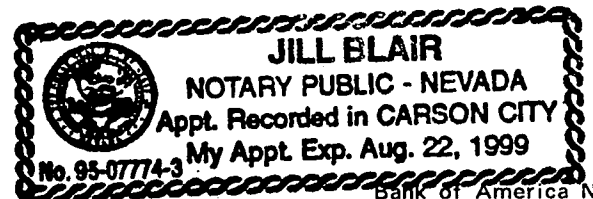
GENERAL ACKNOWLEDGEMENT

State of Nevada
County of CARSON

On MAY 10, 1996 before me, A NOTARY PUBLIC, personally appeared
PATRICIA S COCKING

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.



COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'96 MAY 14 AM 11:47

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BK0596PG2531

LINDA SLATER
RECORDER
\$ 9.00 PAID KD DEPUTY