



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

Loan #: 20030602927976998

Reference #: 010321-961281435040

96050968

(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 06/04/96, by and between:  
GREGORY C. SHIELDS AND JERYL D. SHIELDS, 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. GREGORY C. SHIELDS JERYL D. SHIELDS

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 10/27/95, with an original credit limit of \$ 25,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 10/27/95, which Deed of Trust was recorded on 10/30/95, as Instrument No. 373874, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as 2878 SIERRA MANOR DR. MINDEN NV 89423

and more particularly described as follows: ("Property"):  
THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, DESCRIBED AS FOLLOWS:

LOT 32, IN BLOCK E, OF SARATOGA SPRINGS ESTATES UNIT 1, A PLANNED UNIT DEVELOPMENT AS SHOWN ON THE OFFICIAL MAP RECORDED IN THE OFFICE OF THE COUNTY RECORDER ON JUNE 16, 1990 IN BOOK 690, PAGE 525, AS DOCUMENT NO. 227472.

ii. Borrower has asked Bank to increase the credit limit under the Agreement from \$ 25,000.00 to \$ 30,000.00, 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 \$ 30,000.00, 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.

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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.

[Signature]  
GREGORY C. SHIELDS

[Signature]  
JERYL D. SHIELDS

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

By: [Signature]  
DEBRA MCLANE, A.V.P.

GENERAL ACKNOWLEDGEMENT

State of ~~Nevada~~ ARIZONA  
County of MARICOPA

On 6/3/96 before me, THE UNDERSIGNED, 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. [Signature]  
Nelda Chavarria  
Notary Public-State of Arizona  
MARICOPA COUNTY  
My Comm. Exp. Nov. 8, 1996

GENERAL ACKNOWLEDGEMENT

State of Nevada  
County of CARSON

On 06 June 96 before me, J. McCAULEY, personally appeared GREGORY C. SHIELDS AND JERYL D. SHIELDS

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]  
J. McCAULEY  
NOTARY PUBLIC - NEVADA  
CARSON CITY  
My Appt. Exp. Sept. 14, 1997

GENERAL ACKNOWLEDGEMENT

State of Nevada  
County of

On \_\_\_\_\_ before me, \_\_\_\_\_, personally appeared \_\_\_\_\_

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  
**STEWART TITLE of DOUGLAS COUNTY**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

'96 JUN -7 10:19

LINDA SLATER  
RECORDER

\$ 9.00 PAID KG DEPUTY

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