

RECORDATION REQUESTED BY:

NEVADA BANKING COMPANY  
229 KINGSBURY GRADE  
PO BOX 5700  
STATELINE, NV 89449

WHEN RECORDED MAIL TO:

✓ NEVADA BANKING COMPANY  
229 KINGSBURY GRADE  
PO BOX 5700  
STATELINE, NV 89449

SEND TAX NOTICES TO:

NEVADA BANKING COMPANY  
229 KINGSBURY GRADE  
PO 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 APRIL 16, 1996, BETWEEN JOHN A. SCHOPF, JR. and WENDY A. SCHOPF, husband and wife as joint tenants (referred to below as "Grantor"), whose address is PO BOX 10525, ZEPHYR COVE, NV 89448; and NEVADA BANKING COMPANY (referred to below as "Lender"), whose address is 229 KINGSBURY GRADE, PO BOX 5700, STATELINE, NV 89449.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated March 9, 1992 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

Deed of Trust dated March 9, 1992, and Recorded March 13, 1992, Official Records of Douglas County, Book 392, Page 2151, as Document No. 273233.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in DOUGLAS County, State of Nevada:

Lot 24, Block B, as shown on the map of ROUND HILL VILLAGE UNIT NO. 4, filed in the office of the County Recorder of Douglas County, State of Nevada, on April 25, 1966 in Map Book 1, as Document No. 31837.

The Real Property or its address is commonly known as 458 SEMINOLE COURT, ZEPHYR COVE, NV 89448. The Real Property tax identification number is 05-333-13.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

This Deed of Trust now secures a Credit Agreement dated April 16, 1996, in the amount of \$70,000.00, which is a replacement of the previous Credit Agreement dated February 26, 1993, in the original amount of \$70,000.00.

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 [Signature]  
JOHN A. SCHOPF, JR.

X [Signature]  
WENDY A. SCHOPF

LENDER:

NEVADA BANKING COMPANY

By: [Signature]  
Authorized Officer WAYNE SNYDER

**INDIVIDUAL ACKNOWLEDGMENT**

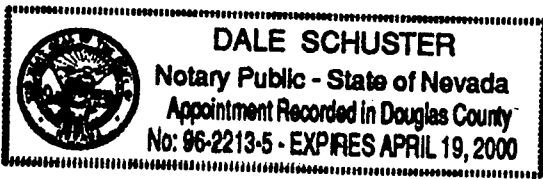
STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on May 31, 1996 by JOHN A. SCHOPF, JR.; and WENDY A. SCHOPF.

[Signature]  
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



389709  
BK0696PG1420

LENDER ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Douglas

This instrument was acknowledged before me on June 7, 1996 by Wayne Snyder as designated agent of NEVADA BANKING COMPANY.



Hannah R. Kolz  
(Signature of notarial officer)

Notary Public in and for State of Nevada

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

'96 JUN 10 AM 11:41

LINDA SLATER  
RECORDER  
\$8.50 PAID KO DEPUTY