

**RECORDING REQUESTED BY:
WESTERN TITLE COMPANY**

**WHEN RECORDED MAIL TO:
WESTERN FINANCIAL BANK, fsb
23 PASTEUR
IRVINE, CA 92718-3002**

**ATTN: LORI O'KEEFE
LOAN REVIEW/3RD FLOOR
REF: #438 HAMMOND (RENO) NV
PAGE (1) OF (2)
PAGE (1) OF (4) TOTAL-ORDER S61674TO**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**MODIFICATION AGREEMENT FOR THE PLANNED UNIT DEVELOPMENT RIDER
TO THE DEED OF TRUST**

DATED: October 30, 1996

LOAN NUMBER: 1045376

THE HAMMOND COMPANY, THE MORTGAGE BANKERS, A CALIFORNIA CORPORATION ("Hammond") lent to: **Jerry A. Linthicum and Euleta F. Linthicum, husband and wife** ("Borrower(s)"), the sum of **Two Hundred Seven Thousand & No/100 Dollars, (\$207,000.00)**, plus interest, as evidenced by a(n) Fixed Rate Note ("Note") and Deed of Trust ("Deed") and Planned Unit Development Rider ("Rider"), dated on **October 09, 1996**, executed and delivered on **October 10, 1996**, which Deed of Trust and Rider(s) were duly recorded on **October 11, 1996**, as Document #**398619**, in Book **1096**, Page **2191**, in the County of **Douglas**, State of **Nevada**, more commonly known as **2460 Genoa Springs Court, Genoa, Nv 89411**, and which are hereby incorporated as part of this instrument.

This **Planned Unit Development Rider** to the Deed of Trust requires a modification so as to correctly set forth the **Project Name and "the Declaration"**, which was agreed upon by **Hammond and Borrower(s)**, but was **incorrectly stated** on the face of the **Planned Unit Development Rider** to the Deed of Trust.

Subsequently, all of the Hammond Company, The Mortgage Bankers, a California Corporation(s) right, title, and interest in and to the Note and Deed of Trust and Riders were assigned to WESTERN FINANCIAL BANK, fsb (formerly known as WESTERN FINANCIAL SAVINGS BANK, F.S.B.)

Western Financial and Borrower(s) do, by their signatures, agree to the following changes, so that there shall be no misunderstanding of the matter.

This section describing the **Project Name and ("the Declaration")** on the Planned Unit Development Rider to the Deed of Trust currently reads:

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in:

GENOA LAKES ASSOCIATION

is hereby amended to read:

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in:

COVENANTS, CONDITIONS, AND RESTRICTIONS

The property is part of a planned unit development known as:

GENOA LAKES ASSOCIATION

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Except as expressly set forth in this modification agreement, said Note and Deed of Trust and Rider(s) shall remain exactly the same, unaffected, unchanged, and unimpaired by reason of this modification agreement.

DATED: ✓ November 15, 1996 AT ✓ SAN LUIS OBISPO, ~~NEVADA~~ CALIFORNIA

WESTERN FINANCIAL BANK, fsb (formerly known as
WESTERN FINANCIAL SAVINGS BANK, F.S.B.)

BY: Lorraine T. Higgins
Lorraine T. Higgins
Vice President

Jerry A. Linthicum
Jerry A. Linthicum

BY: Denise E. Rund
Denise E. Rund
Assistant Vice President

Euleta F. Linthicum
Euleta F. Linthicum





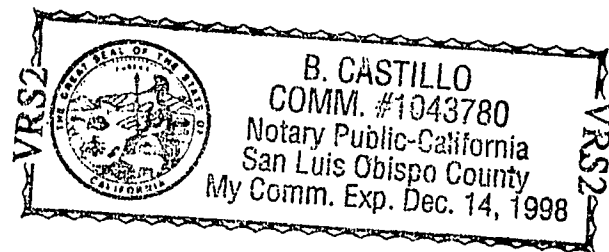
STATE OF CALIFORNIA }
COUNTY OF SAN LUIS OBISPO } ss.

On 11-15-96, before me, B. CASTILLO,
personally appeared JERRY A. LINTHICUM AND EULETA F. LINTHICUM***

_____, 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 *B. Castillo*



(This area for official notarial seal)

Title of Document	<u>Modification Agmt. for PUD Rider to Deed of Trust</u>		
Date of Document	<u>11-15-96</u>	No. of Pages	<u>2</u>
Other signatures not acknowledged	<u>Lorraine T. Higgins & Denise E. Rund</u>		

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ALL-PURPOSE ACKNOWLEDGMENT

State of CALIFORNIA

County of ORANGE

On 10-30-96 before me, HECTOR TAPIA
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared LORRAINE T. HIGGINS & DENISE E. RUND
NAME(S) OF SIGNER(S)

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 OF NOTARY
HECTOR TAPIA (NOTARY PUBLIC)

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

INDIVIDUAL
 CORPORATE OFFICER 'S
VICE PRESIDENT & ASST. VICE PRESIDENT
TITLE(S)

PARTNER(S) LIMITED
 GENERAL

ATTORNEY-IN-FACT
 TRUSTEE(S)
 GUARDIAN/CONSERVATOR
 OTHER: _____

SIGNER IS REPRESENTING:

NAME OF PERSON(S) OR ENTITY(IES)
WESTERN FINANCIAL SAVINGS BANK, F.S.B.

DESCRIPTION OF ATTACHED DOCUMENT

MODIFICATION AGREEMENT
TITLE OR TYPE OF DOCUMENT

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER(S) OTHER THAN NAMED ABOVE

COPY

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

'96 DEC -3 AM 1:54

LINDA SLATER
RECORDER

\$ 11.00 PAID KD DEPUTY

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BK 1296 PG 0315