

Submitted for Recordation By and Return to



Bank of America

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

Loan #: 20030603431116998

Reference #: 010301-971671539570

M74825LCP

(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 07/07/97, by and between:
JAMES M. DORRANCE AND PATRICIA K. DORRANCE, WHO ARE MARRIED TO EACH
OTHER.

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

I. JAMES M. DORRANCE PATRICIA K. DORRANCE

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 05/30/96, with an original credit limit of \$ 40,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 05/30/96, which Deed of Trust was recorded on 05/31/96, as Instrument No. 389111 Bk 594 Pg 567, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

1433 JAMES ROAD, GARDNERVILLE, NV 89410

and more particularly described as follows: ("Property"):

LOT 114, AS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS UNIT NO. 5, FILED FOR RECORD ON NOVEMBER 4, 1970, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 50056.

II. Borrower has asked Bank to increase the credit limit under the Agreement from \$ 40,000.00 to \$ 60,000.00, 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 \$ 60,000.00, 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.

James M. Dorrance
JAMES M. DORRANCE *James M. Dorrance, being unable to write, made his mark in my presence, and I signed my name at his request and in his presence*
Patricia K. Dorrance
PATRICIA K. DORRANCE

Witness: Diana D. Watkins
Diana D. Watkins
Julie Cooper
Julie Cooper

As Bank and on Behalf of Trustee:
BANK OF AMERICA NATIONAL TRUST & SAVINGS ASSOCIATION and as an ex-officio agent of EQUITABLE DEED COMPANY
By: Jo Widdup
JO WIDDUP, OPERATIONS MANAGER

0417085

BK0797PG2127

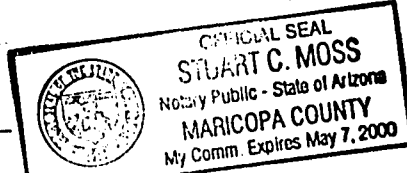
GENERAL ACKNOWLEDGEMENT

State of ARIZONA
County of MARICOPA

On 7-3-97 before me, STUART C. MOSS, personally appeared
JO WIDDUP

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.



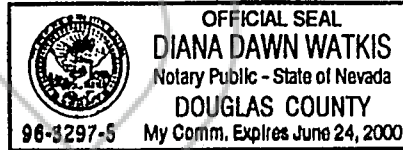
GENERAL ACKNOWLEDGEMENT

State of Nevada
County of DOUGLAS

On 7-11-97 before me, Diana D. Watkis, personally appeared
James M. Dorrance and Patricia K. Dorrance

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

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.

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

'97 JUL 14 P12:10

LINDA SLATER
RECORDER
\$900 PAID TO DEPUTY