RECORDATION REQUESTED BY:

NEVADA BANKING COMPANY 1374 U.S. HIGHWAY 395 NORTH GARDNERVILLE, NV 89410

WHEN RECORDED MAIL TO:

NEVADA BANKING COMPANY 1374 U.S. HIGHWAY 395 NORTH GARDNERVILLE, NV 89410

20054956

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 22, 1997, BETWEEN ANDREW J. HETTRICK and STEPHANIE R. HETTRICK, husband and wife as joint tenants with right of survivorship (referred to below as "Grantor"), whose address is 3535 VISTA GRANDE BOULEVARD, CARSON CITY, NV 89705; and NEVADA BANKING COMPANY (referred to below as "Lender"), whose address is 1374 U.S. HIGHWAY 395 NORTH, GARDNERVILLE, NV 89410.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated December 12, 1996 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

Deed of Trust dated December 12, 1996, and Recorded December 13, 1996, Official Records of Douglas County, Book 1296, Page 2393, as Document No. 402935.

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

Lot 28, as shown on the map of HIGHLAND ESTATES NO. 1 filed in the office of the Recorder of Douglas County, State of Nevada on July 26, 1977 in Book 777, Page 1278, Document No. 11379.

The Real Property or its address is commonly known as 3535 VISTA GRANDE BOULEVARD, CARSON CITY, NV 89705. The Real Property tax identification number is 13-225-08.

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

The above described Deed of Trust is hereby modified With Title Vested as Follows: ANDREW J. HETTRICK and STEPHANIE R. HETTRICK, husband and wife as joint tenants with right of survivorship.

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 snall 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 endorsers 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:

LENDER:

ANDREW

NEVADA BANKING COMPA

By **Authorized Officer**

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

) SS

COUNTY OF

Itold

erman

This instrument was acknowledged before me on 1-2-98

__ by ANDREW J. HETTRICK.

l Hettrick ____

(Seal, if any)

JANET OSALVO Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES AUG. 16, 1999

Notary Public in and for State of <u>Ificada</u>

0429767

INDIVIDUAL ACKNOWLEDGMENT

) SS

STATE OF

COUNTY OF

This instrument was acknowledged before me on 1-2-98 by STEPHANIE R. HETTRICK.

JANET OSALVO Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES AUG. 16, 1999

Notary Public in and for State of Levada

(Seal, if any)

LENDER ACKNOWLEDGMENT

STATE OF

This instrument was acknowledged before me on *Quantila* designated agent of NEVADA BANKING COMPANY.

JANET OSALVO Notary Public - State of Nevada Appointment Recorded in Douglas County MY APPOINTMENT EXPIRES AUG. 16, 1999

(Signature of notarial officer)

Notary Public in and for State of

(Seal, if any)

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REQUESTED BY FIRST AMERICAN TITLE CO. IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

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