

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

98051152

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 18, 1998, BETWEEN DANIEL H. GROTH, an unmarried man (referred to below as "Grantor"), whose address is 1383 PATRICIA DRIVE, GARDNERVILLE, NV 89410; 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 January 29, 1997 (the "Deed of Trust") recorded in DOUGLAS County, State of Nevada as follows:

Deed of Trust dated January 29, 1997, and Recorded February 3, 1997, Official Records of Douglas County, Book 0297, Page 0040, as Document No. 0405924.

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

Lot 273, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, as Document No. 72456.

The Real Property or its address is commonly known as 1383 PATRICIA DRIVE, GARDNERVILLE, NV 89410. The Real Property tax identification number is 29-324-02.

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

The above described Deed of Trust is hereby modified to secure an additional increase in the Note Amount by a \$15,000.00 additional advance. This Deed of Trust now secures the Credit Agreement in the original amount of \$12,000.00, dated January 29, 1997 and a Change in Terms Agreement dated June 18, 1998 for an additional advance of \$15,000.00, resulting in total existing indebtedness of \$27,000.00.

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 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:

X: Daniel H. Groth
DANIEL H. GROTH

LENDER:

NEVADA BANKING COMPANY
By: Susan C. Potter
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

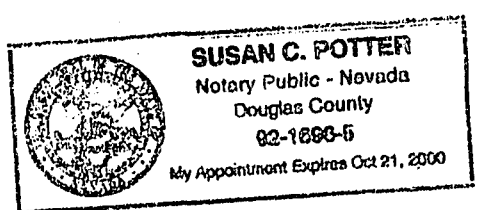
STATE OF NEVADA)
) SS
COUNTY OF Douglas)

This instrument was acknowledged before me on 6-18-98 by DANIEL H. GROTH.

Susan C. Potter
(Signature of notarial officer)

Notary Public in and for State of NEVADA

(Seal, if any)



0442663

BK0698PG5244

LENDER ACKNOWLEDGMENT

STATE OF Nevada)
) SS
COUNTY OF Douglas)

This instrument was acknowledged before me on June 23, 1998 by Susan C. Potter as designated agent of NEVADA BANKING COMPANY.



Janet Osalvo
(Signature of notarial officer)
Notary Public in and for State of Nevada

(Seal, if any)

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.24 (c) 1998 CFI ProServices, Inc. All rights reserved. [NV-G202 02820226.LN L9.OVL]

COPY

REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'98 JUN 24 A10:30

0442663

BK 0698PG5245

LINDA SLATER
RECORDER
\$8.00 PAID ka DEPUTY