

Submitted for Recordation By and Return to



Office [ CONSUMER LOAN SERVICING  
Address [ P O BOX 2240  
City [ BREA  
State [ CA  
Zip [ 92822

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

FIRST AMERICAN TITLE CO.

Loan #: 20030604504606998

Reference #: 010321-982711432050

m98

(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 11/12/98, by and between:  
RAYMOND F. TRUTE AND BETTY L. TRUTE, TRUSTEES OF THE RAYMOND F. TRUTE  
AND BETTY L. TRUTE 1997 FAMILY TRUST DATED SEPTEMBER 16, 1997

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

I. RAYMOND F. TRUTE BETTY L. TRUTE

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 11/24/97, with an original credit limit of \$ 120,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 11/24/97, which Deed of Trust was recorded on 11/26/97, as Instrument No. 427220, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

1962 SORRELL LANE, GARDNERVILLE, NV 89410

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

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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ii. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 125,000.00, 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 \$ 125,000.00, 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.

*Raymond F. Trute*

RAYMOND F. TRUTE, AS TRUSTEE OF THE RAYMOND F. TRUTE AND BETTY L. TRUTE 1997 FAMILY TRUST DATED SEPTEMBER 16, 1997

*Betty L. Trute*

BETTY L. TRUTE, AS TRUSTEE OF THE RAYMOND F. TRUTE AND BETTY L. TRUTE 1997 FAMILY TRUST DATED SEPTEMBER 16, 1997

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: *Anh Lu*

**ANH LU  
AUTHORIZED OFFICER**

GENERAL ACKNOWLEDGEMENT

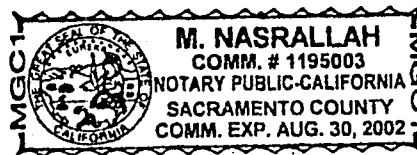
State of ~~Nevada~~ *California*  
County of *Sacramento*

On 11/12/98 before me, *The Undersigned*, personally appeared *Anh Lu*

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.

*M. Nasrallah*



0454601

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GENERAL ACKNOWLEDGEMENT

State of Nevada  
County of Douglas

On 11-13-98 before me,

Raymond F Trute, 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.

Mary McKenzie



GENERAL ACKNOWLEDGEMENT

State of Nevada  
County of Douglas

On 11-13-98 before me,

Betty L Trute, 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.

Mary McKenzie



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# EXHIBIT "A"

A PARCEL OF LAND BEING SITUATED INT EH NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B&M., AND FURTHER BEING A PORTION OF LOT 9, AS SHOWN ON THE AMENDED PLAT OF RUHENSTROTH RANCHOS SUBDIVISION, FILED OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 11, 1976, AS DOCUMENT NO. 88873, DESCRIBED AS FOLLOWS:

PARCEL B, AS SET FORTH ON THAT CERTAIN PARCEL MAP, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON AUGUST 29, 1977, AS DOCUMENT NO. 12399 OF OFFICIAL RECORDS.

TOGETHER WITH A ROAD AND UTILITY EASEMENT OVER AND ACROSS THE SOUTHERLY 25 FEET OF LOT 9, IN THE HEREIN-ABOVE MENTIONED SUBDIVISION, AS SET FORTH ON THAT CERTAIN PARCEL MAP FILED OF RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON AUGUST 29, 1977, AS DOCUMENT NO. 12399, OF OFFICIAL RECORDS.

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

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LINDA SLATER  
RECORDER  
\$10.00 PAID *RS* DEPUTY