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FIRST AMENDMENT TO DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND RESERVATION OF EASEMENTS FOR VILLAGE FINANCIAL PLAZA

THIS FIRST AMENDMENT of the Declaration of Covenants, Conditions and Restrictions and Reservation of Easements of Village Financial Plaza, Minden, Douglas County, Nevada is made on the date set forth hereinbelow by the owners of Parcels A, B and C, with reference made to the following facts:

WHEREAS, on or about July 27, 1994, Village Financial Plaza, Ltd., as Declarant, caused certain Declaration of Covenants, Conditions and Restrictions and Reservation of Easements of Village Financial Plaza to be recorded as Document No.342696 in Book 794, commencing at Page 4142 in the Official Records of the Recorder for the County of Douglas, State of Nevada (hereinafter, the "Declaration").

WHEREAS, Article 6 of the Declaration provides that it may be amended as to the whole of the Property or any portion of it with the consent of the parcel owners, the parcel owners have approved to adopt this First Amendment to the Declaration of Covenants, Conditions, and Restrictions and Reservation of Easements of Village Financial Plaza.

NOW, THEREFORE, Article 2.a. of the "Declaration" recorded July 27, 1994 as Document No. 342696, Book 794 commencing at Page 4142, in the Official Records of the Douglas County Recorded is amended, as follows:

Nonexclusive easements appurtenant to each parcel for the purpose of parking vehicles of the owner of each parcel, lessees, sub-lessees, customers, licensees and invitees of such owner, lessee and/or sub-lessee. Such easements shall be limited, however, for purposes connected with or incidental to any proper use being made of any portion of an owner's Property. The parking area easements are for parking or accommodation of vehicles, and each parcel shall be entitled to use of the following numbers of parking spaces: Parcel B - 41 parking spaces; Parcel C - 39 parking spaces; Parcel A - any remaining parking spaces.

The undersigned, being the owners of the parcels have executed this First Amendment to the Declaration this 5 day of NOVEMBER, 1998.

PARCEL A OWNER
VILLAGE FINANCIAL PLAZA, LTD.

By: [Signature]
Leo A. Hanly, General Partner

PARCEL C OWNER

By: [Signature]
The Brunelle Family Trust
PAUL BRUNELLE, TRUSTEE

PARCEL B OWNER

By: [Signature]
CHARLES H. RAYA
0454608

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

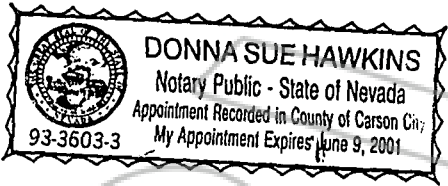
STEWART TITLE OF DOUGLAS COUNTY

BK 1198 PG 4806

STATE OF NEVADA)
COUNTY OF DOUGLAS)

On Nov 17, 1998, 1998, personally appeared before me, a Notary Public, Leo A. Hanly, personally known to me to be the person who executed the above instrument and acknowledged to me he executed the same for the purposes therein stated. PARCEL "A" OWNER

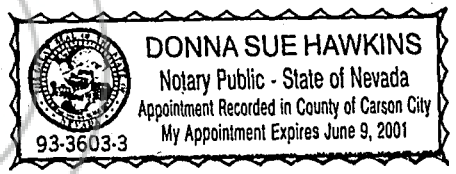
Donna Sue Hawkins
Notary Public



STATE OF NEVADA)
COUNTY OF DOUGLAS)

On November 6, 1998, personally appeared before me, a Notary Public, Charles H. Paya, personally known to me to be the person who executed the above instrument and acknowledged to me he executed the same for the purposes therein stated. PARCEL "B" OWNER

Donna Sue Hawkins
Notary Public



STATE OF NEVADA)
COUNTY OF DOUGLAS)

On November 5, 1998, personally appeared before me, a Notary Public, Paul Brunelle, Trustee, personally known to me to be the person who executed the above instrument and acknowledged to me he executed the same for the purposes therein stated. PARCEL "C" Owner - Brunelle Family Trust

Donna Sue Hawkins
Notary Public



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

'98 NOV 19 P4:03

LINDA SLATER
RECORDER
\$8.00 PAID SL DEPUTY

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BK 1198 PG 4807