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## Modification to Deed of Trust/Note

This agreement is made on 16 Nov, 1998 between Gregory C. Halsey and Suzan H. Halsey, husband and wife as joint tenants with right of survivorship, (herein "Borrower") and Norwest Bank Nevada, N.A., formerly known as American Federal Savings Bank, a Federal Savings Bank, (herein "Lender"), whose loan servicing address is: 2051 Killebrew Drive, Suite 500, Bloomington, MN 55479-2565, for a Modification, with respect to that Deed of Trust and Note dated December 21, 1993, with interest at a rate of 8.50 percent per annum, recorded in the office of the County Recorder of Douglas County as Instrument No. 326113, Book 1293 and Pages 6040-6048, secured by the following described property located in the County of Douglas, State of Nevada:

SEE ATTACHED LEGAL DESCRIPTION:

which has the address of: 1680 East Valley Rd. Gardnerville, NV 89410.

WHEREAS, the Note or Mortgage has matured or is about to mature:

WHEREAS, Borrower and Lender desire that the Deed of Trust and Note be modified as herein provided but that all terms not so modified remain unchanged and in full force and effect.

NOW, THEREFORE, in consideration of the mutual covenants herein contained, it is agreed:

1. **Amount Due:** Borrower acknowledges there is as of this date due and owing of aforesaid Deed of Trust and Note the principal balance of \$46,013.10 plus accrued interest.
2. **Rate:** The interest rate provided in the Note is hereby modified to be 6.50%.
3. **Payment Amount:** Beginning on January 1, 1999, each monthly payment of principal and interest will be in the amount of \$522.47, until December 1, 2008, when the entire sum of unpaid principal and interest shall be paid in full..
4. **Warranty:** Borrower covenants and warrants that the said Deed of Trust is a lien upon the real estate described above.
5. **No Other Modification:** Except as provided above, the said Deed of Trust and Note and all provisions thereof shall remain unaffected and unchanged by this Agreement and all terms, conditions and provisions of said Note and Deed of Trust not modified are hereby ratified and confirmed in all respects, and Borrower promises to pay the aforesaid sum with interest and in the manner stated above.

This agreement is not binding, in whole or in part, on LENDER until executed by LENDER.

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BK 1298 PG 1617

IN WITNESS WHEREOF, the parties have executed this agreement on the day and year first above written.

Norwest Bank Nevada, N.A.  
F/K/A American Federal Savings Bank, A Federal Savings Bank

By

Rochelle A. Ibarra  
Rochelle A. Ibarra

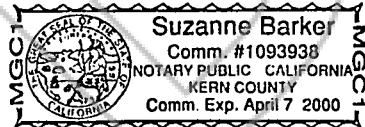
Gregory C. Halsey  
Gregory C. Halsey  
Suzan H. Halsey  
Suzan H. Halsey

STATE OF California )  
COUNTY OF Kern ) }SS:

On this 16<sup>th</sup> day of Nov., 1998, before me, a Notary Public in and for Kern County, personally appeared Gregory C. Halsey and Suzan H. Halsey, known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

Suzanne Barker  
Notary Public in and for said County and State  
Commission Expiration Date April 7, 2000

STATE OF MINNESOTA )  
COUNTY OF HENNEPIN ) }SS:

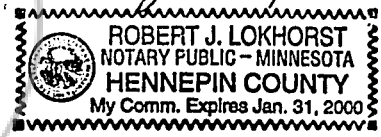


On this 4<sup>th</sup> day of December, 1998, before me, a Notary Public in and for Hennepin County, personally appeared Robert J. Lokhorst to me personally known, who being by me duly sworn did say that they are the Assistant Vice Pres. of said Corporation; and that the said instrument was signed on behalf of said Corporation by authority of its Board of Directors and said execution of said instrument to be the voluntary act and deed of said Corporation by it voluntarily executed.

Robert J. Lokhorst  
Notary Public in and for said County and State  
Commission Expiration Date January 31, 2000

*Rochelle A. Ibarra*

This instrument was drafted by:  
Norwest Mortgage, Inc.  
2051 Killebrew Drive Suite 500  
Bloomington, MN 55479-2565  
Loan Number: 1970401



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BK1298PG1618

AMERICAN FEDERAL SAVINGS BAI  
One California Ave. or 2007 So. Maryland Parkway  
Reno, NV 89509 Las Vegas, NV 89114  
(702) 785-8401 (702) 731-0110

HALSEY, G93

EXHIBIT A

Loan No. 1342253

All that real property situated in the State of Nevada, County of DOUGLAS and is described as follows: (unincorporated area)

LEGAL DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

That portion of the West 1/2 of Section 26, Township 13 North, Range 20 East, M.D.B. & M., in the County of Douglas, State of Nevada, being more particularly described as follows:

Beginning at the Southeast corner of Parcel 13-D, as said parcel is shown on the JOHN S. SHAHIN Parcel Map, as said map was recorded in Book 1189, at Page 2369, as Document No. 214981; thence North 0°52'15" East, 491.10 feet to the TRUE POINT OF BEGINNING; thence North 89°02'11" West, 1,775.00 feet; thence North 0°52'15" East, 245.48 feet; thence South 89°02'19" East, 1,775.00 feet; thence South 0°52'15" West, 245.55 feet to the POINT OF BEGINNING.

RESERVING THEREFROM a non-exclusive easement for roadway and public utilities over and across the East 50 feet of said land.

Said Parcel contains easements for access and public utility purposes as shown on the Record of Survey to be filed in support of this Lot Line Adjustment.

The Parcel described above replaces Parcel 13-B, as shown per said Document No. 214981 and will be shown as 13-B-1 on the mentioned Record of Survey.

Said land more fully imposed on that certain Record of Survey Boundary Line Adjustment Plat recorded September 18, 1990, in Book 990 of Official Records, at Page 2409, Douglas County, Nevada, as Document No. 234827.

A portion of Assessment Parcel No. 23-295-37.

TOGETHER WITH all those certain access and utility easements for ingress and egress as set forth on that certain Record of Survey for NEVIS INDUSTRIES, INC., filed for record in the office of the County Recorder of Douglas County, Nevada, on December 23, 1980, as Document No. 51917, of Official Records.

FURTHER TOGETHER WITH access and utility easement, with incidents thereto as conveyed in instrument recorded November 2, 1990, in Book 1190 of Official Records, at Page 196, Douglas County, Nevada, as Document No. 238005.

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COPY

REQUESTED BY  
*Norwest Mortgage*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

'98 DEC -7 A11:26

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BK 1298 PG 1620

LINDA SLATER  
RECORDER  
\$ 10.00 PAID 12 DEPUTY