



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

Loan #: 20030604491576998

Reference #: 010321-983101057520

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.

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 11/25/98, by and between:
BRUCE W. RENTCH, AN UNMARRIED PERSON

(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. BRUCE W. RENTCH

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 11/18/94, with an original credit limit of \$ 40,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 11/18/94, which Deed of Trust was recorded on 11/24/97, as Instrument No. 349424, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

194 HUBBARD, STATELINE, NV 89449

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

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

0456080

BK 1298PG2082

II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 50,000.00, 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 \$ 50,000.00, 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.

Bruce W. Rentch
BRUCE W. RENTCH

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: C. Amon
C. AMON
Authorized Officer

GENERAL ACKNOWLEDGEMENT

State of Nevada
County of Douglas

On 11/30/98 before me, Diana L. Weaver, personally appeared Bruce W. Rentch

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.

[Signature]



GENERAL ACKNOWLEDGEMENT

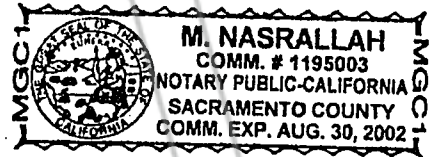
State of California
County of SACRAMENTO

On 11/25/98 before me, THE UNDERSIGNED, personally appeared
*****C. AMON*****

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



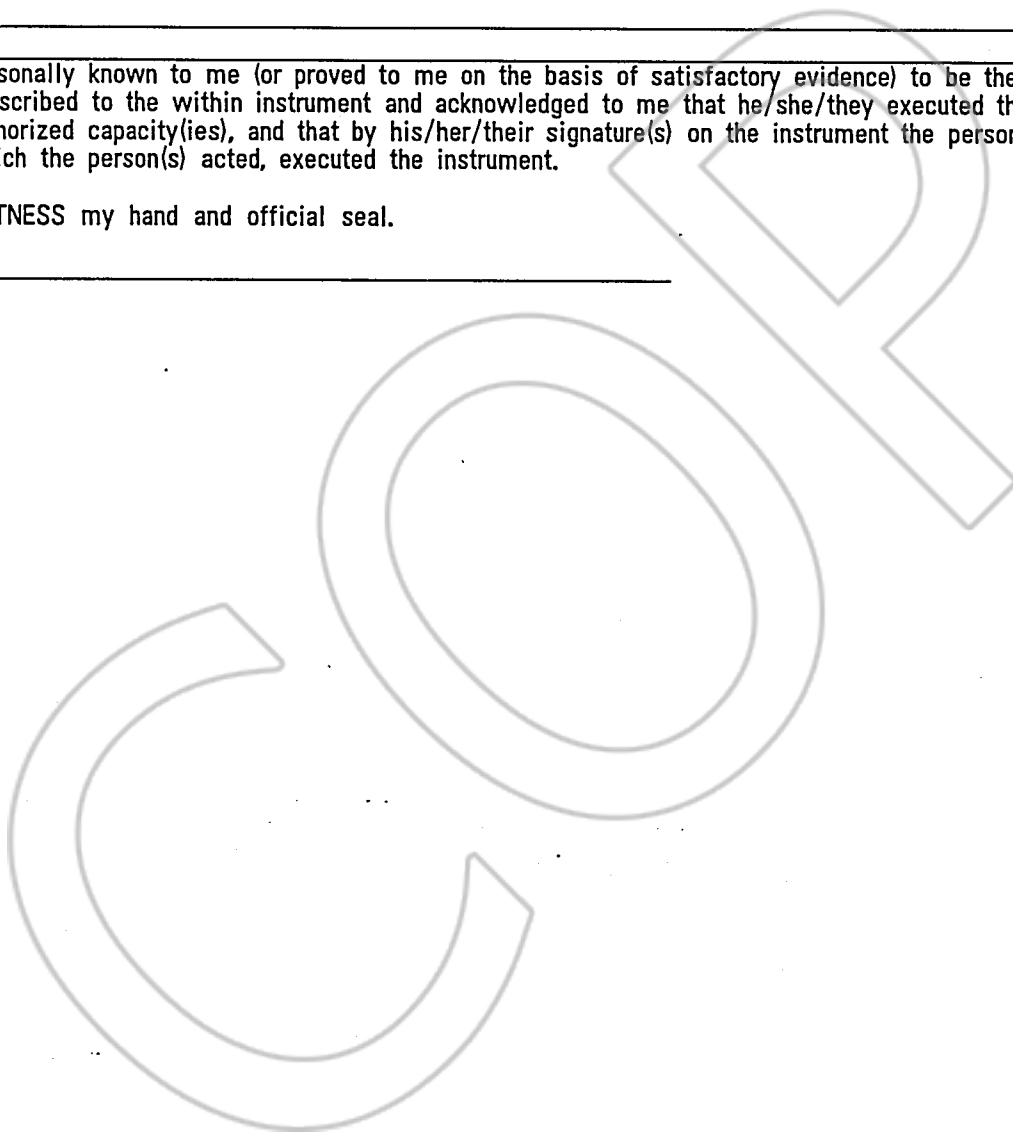
GENERAL ACKNOWLEDGEMENT

State of Nevada
County of

On _____ before me, _____, 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.



0456080

BK 1298 PG 2084

EXHIBIT "A"

BEGINNING AT THE SOUTHWEST CORNER OF THE PARCEL B FROM WHICH POINT THE SOUTH QUARTER CORNER OF SECTION 24 BEARS SOUTH 33°11'20" EAST, 1208.53 FEET; THENCE FROM SAID SOUTHWEST CORNER SOUTH 82°03'39" WEST, 122.18 FEET; THENCE NORTH 00°03'36" EAST, 181.47 FEET; THENCE SOUTH 85°00'00" EAST, 139.15 FEET; THENCE SOUTH 06°39'41" WEST, 153.50 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AN APPURTENANT EASEMENT FOR ROADWAY AND UTILITY PURPOSES 30 FEET IN WIDTH, THE NORTHWESTERLY LINE OF WHICH IS MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF BEGINNING OF THE HEREIN ABOVE DESCRIBED PARCEL 1; THENCE FROM SAID POINT OF BEGINNING SOUTH 49°59'02" WEST, 226.51 FEET TO THE TERMINATION OF THE HEREIN DESCRIBED LINE, TOGETHER WITH THE EXTENSION OF THE SOUTHEASTERLY LINE OF THE HEREIN DESCRIBED EASEMENT TO SAID NORTHERLY LINE OF SAID SOUTHEAST ONE-QUARTER AND THE WESTERLY LINE OF THE HEREIN ABOVE DESCRIBED LAND.

ALSO FURTHER TOGETHER WITH AN APPURTENANT EASEMENT 30 FEET IN WIDTH, FOR ROADWAY AND UTILITY PURPOSES OVER AND ACROSS THE FOLLOWING DESCRIBED PARCEL OF LAND, TO WIT:

ALL THAT REAL PROPERTY SITUATE IN THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 13 NORTH, RANGE 18 EAST, M.D.B. & M., BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE 1/4 CORNER COMMON TO SECTIONS 24 AND 25, TOWNSHIP 13 NORTH, RANGE 18 EAST, M.D.B. & M.; THENCE ALONG THE CENTERLINE OF SECTION 24 NORTH, 00°03'36" EAST, A DISTANCE OF 1301.52 FEET TO THE SOUTHEAST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; THENCE NORTH 8°01'52" WEST, A DISTANCE OF 440.35 FEET TO THE POINT OF BEGINNING; THENCE ALONG THE CENTERLINE OF SAID EASEMENT THE FOLLOWING COURSES: NORTH 16°45'03" EAST, A DISTANCE OF 28.70 FEET; THENCE ALONG A TANGENT CURVE TO THE RIGHT, HAVING A RADIUS OF 235.00 FEET, AN ARC DISTANCE OF 125.08 FEET; THENCE ALONG A DISTANCE OF 122.50 FEET; THENCE ALONG A TANGENT CURVE TO THE LEFT, HAVING A RADIUS OF 175.00 FEET, AN ARC DISTANCE OF 98.71 FEET; THENCE ALONG A LINE TANGENT

TO THE PRECEDING CURVE NORTH 14°55'41" EAST, A DISTANCE OF 48.00 FEET TO THE INTERSECTION WITH THE SOUTHERLY RIGHT-OF-WAY LINE OF STATE HIGHWAY 19, ALSO KNOWN AS KINGSBURY ROAD.

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

'98 DEC -8 A11:14

0456080

BK 1298 PG 2085

LINDA SLATER
RECORDER
\$10.00 PAID DEPUTY