

Recording Requested by:

Old Republic Title
Escrow No. 320639AC
APN

When Recorded, Mail to:

DAVID S. KURTZMAN
PO BOX 14296
SOUTH LAKE TAHOE, CA 96151

56205270

MODIFICATION OF DEED OF TRUST OR MORTGAGE

TRUSTOR: RICHARD S. EDWARDS
SUSAN EDWARDS

LENDER: DAVID S. KURTZMAN

1. DEED OF TRUST/MORTGAGE. Trustor (who may also be known as Borrower or Mortgagor) and Lender (who is either the Beneficiary or Mortgagee) have entered into the following described deed of trust, mortgage or security instrument, hereinafter call the "Security Agreement"

(complete as applicable):

- (a) Description: (2ND) Deed of Trust () Other:
- (b) Date of Security Agreement: NOVEMBER 7, 1997
- (c) Recording Date: NOVEMBER 13, 1997
- (d) Series No.: 0426227 Book: 1197, Page: 2449
State of Nevada, County of Douglas

2. REAL PROPERTY DESCRIPTION. The Security Agreement covers the following property commonly known as 1339 BANNER DRIVE, GARDNERVILLE, Nevada 89410, legal description is as follows:

Lot 14, in Block D, as said lot and block are shown on the map of Gardnerville Ranchos Unit No. 4, filed in the office of the county Recorder of Douglas County, State of Nevada, on April 10, 1967, in Map Book 1, Page 055, Filing No. 35914.

3. MODIFICATION. Trustor and Lender hereby modify the Security Agreement as follows (check and complete as applicable):

(X) PRINCIPAL BALANCE INCREASE. The principal amount secured by the Security Agreement is increased from \$12,000.00 to \$26,000.00.

() INTEREST RATE. The interest rate is changed from % per annum to .

(X) EXTENSION. The payment schedule has been extended and the new maturity date is now 12/08/01.

() OTHER:

4. CONTINUING VALIDITY. Except as modified above, all terms and conditions of the Security Agreement shall remain in full force and effect.

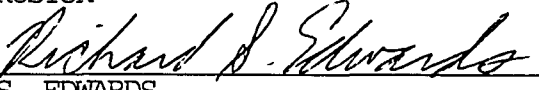
THIS MODIFICATION IS EXECUTED ON: December 7, 1998 .

LENDER


TRUSTOR



DAVID S. KURTZMAN



RICHARD S. EDWARDS



SUSAN EDWARDS

State of California
County of El Dorado

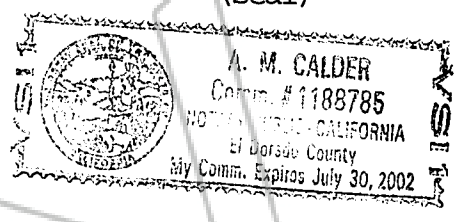
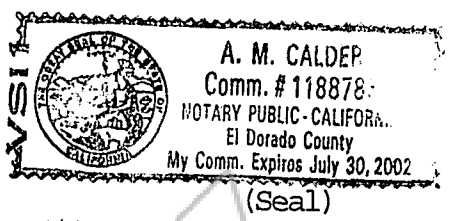
0456293

BK 1298 PG 2696

On 12-~~8~~⁷-98 before me, the undersigned, a Notary Public in and for said State, personally appeared RICHARD S. EDWARDS AND SUSAN EDWARDS AND DAVID S. KURTZMAN, 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 *A M Calder*
Name A M Calder
(typed or printed)



COPY

RECORDED BY WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

'98 DEC 10 P12:08

LINDA SLATER
RECORDER

\$8.00 PAID *ks* DEPUTY

0456293

BK 1298 PG 2697