

Submitted for Recordation By and Return to



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

Loan #: 20030604396126998

Reference #: 010321-983101526060

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED 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.

STEWART TITLE OF DOUGLAS COUNTY

98185000

98052721 PP

(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 12/04/98, by and between:
GREGORY ALAN ROALDSON AND SUSAN H. ROALDSON, WHO ARE MARRIED TO EACH OTHER

(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. GREGORY ALAN ROALDSON SUSAN H. ROALDSON

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 03/09/94, with an original credit limit of \$ 20,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 03/09/94, which Deed of Trust was recorded on 03/14/94, as Instrument No. 332212, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

1662 ZELDIA DRIVE, MINDEN, NV 89423

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

LOT 3, IN BLOCK H, AS SAID LOTS AND BLOCK ARE SET FORTH ON THE OFFICIAL PLAT OF MACKLAND SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON DECEMBER 4, 1980 IN BOOK 1280, PAGE 475 AS DOCUMENT NO. 51372.

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ii. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 35,000.00, 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 \$ 35,000.00, 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.

Gregory Alan Roaldson
GREGORY ALAN ROALDSON
Susan H. Roaldson
SUSAN H. ROALDSON

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

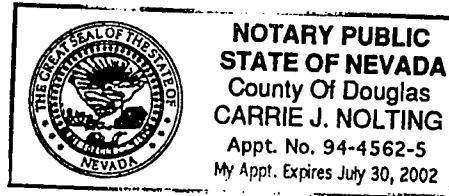
State of Nevada
County of DOUGLAS

On DEC. 14, 1998 before me, CARRIE J NOLTING, personally appeared
GREGORY ALAN ROALDSON
SUSAN H. ROALDSON

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.

Carrie J. Nolting



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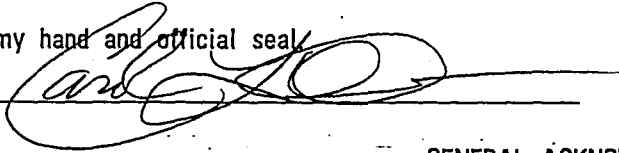
GENERAL ACKNOWLEDGEMENT

State of California
County of SACRAMENTO

On 12/4/98 before me, THE UNDERSIGNED, personally appeared
*****. AMON*****

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) (s) 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



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.

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

'98 DEC 18 P3:25

LINDA SLATER
RECORDER
\$ 9.00 PAID DEPUTY

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BK 1298 PG 4767