



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

Loan #: 20030603815096998

Reference #: 010321-983441501190

981810125

98057788 LCP

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### MODIFICATION OF DEED OF TRUST - MODIFICATION AGREEMENT CREDIT LIMIT INCREASE

This MODIFICATION AGREEMENT is entered into as of 01/05/99, by and between:  
HUBERT F. AMSEN AND ANN M. AMSEN, 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. HUBERT F. AMSEN ANN M. AMSEN

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 12/04/96, with an original credit limit of \$ 60,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 12/04/96, which Deed of Trust was recorded on 12/05/96, as Instrument No. 402308, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

BK 1296  
PA 677

1341 SANTA CRUZ DRIVE, MINDEN, NV 89423

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

LOT 11, IN BLOCK B, AS SHOWN ON THE MAP OF MISSION HOT SPRINGS III, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 30, 1992, IN BOOK 692, PAGE 6000, AS DOCUMENT NO. 282411.

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II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 80,000.00, 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 \$ 80,000.00, 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.

Hubert F. Amesen  
HUBERT F. AMSEN

Ann M. Amesen  
ANN M. AMSEN

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: Chester Chu

CHESTER CHU  
AUTHORIZED OFFICER

GENERAL ACKNOWLEDGEMENT

State of CALIFORNIA  
County of SACRAMENTO

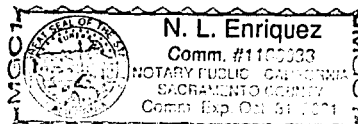
)  
)

On 1-5-99 before me, THE UNDERSIGNED, personally appeared  
\*\*\*\*\*CHESTER CHU\*\*\*\*\*

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]



Exp. Oct. 31, 2001

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GENERAL ACKNOWLEDGEMENT

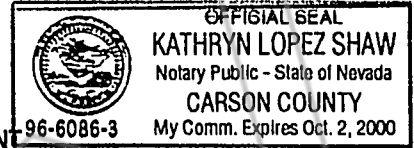
State of Nevada  
County of CARSON

On 1-7-99 before me, KATHRYN LOPEZ SHAW, personally appeared  
HUBERT F. AMSEN & ANN M. AMSEN

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.

Kathryn Lopez Shaw



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

'99 JAN 15 P3:05

0458836

LINDA SLATER  
RECORDER  
\$ 9.00 PAID KJ DEPUTY

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