

Submitted for Recordation By and Return to



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

Loan #: 20030605386296998

Reference #: 010321-990251128090

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO IT'S REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

991800687

(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 02/04/99, by and between:  
SUSAN K. GOODWIN, 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. SUSAN K. GOODWIN

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 12/08/98, with an original credit limit of \$ 8,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 12/08/98, which Deed of Trust was recorded on 12/11/98, as Instrument No. 456418, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

1491 DOUGLAS AVENUE, GARDNERVILLE, NV 89410

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

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

0461274

BK0299PG3266

Borrower has asked Bank to increase the credit limit under the Agreement to \$ 10,000.00, 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 \$ 10,000.00, 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.

Susan K. Goodwin  
SUSAN K. GOODWIN  
  
\_\_\_\_\_  
  
\_\_\_\_\_

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: J. Lopez  
J. LOPEZ  
Authorized Officer

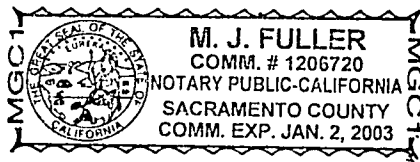
GENERAL ACKNOWLEDGEMENT

State of Nevada CALIFORNIA )  
County of SACRAMENTO )

On 02/04/1999 before me, THE UNDERSIGNED NOTARY -----, personally appeared  
J. LOPEZ -----

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. J. Fuller



0461274

BK0299PG3267

GENERAL ACKNOWLEDGEMENT

State of Nevada

County of DOUGLAS

On FEB 8, 1999 before me, CARRIE J NOLTING, personally appeared SUSAN K. GOODWIN

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



NOTARY PUBLIC STATE OF NEVADA County Of Douglas CARRIE J. NOLTING Appt. No. 94-4562-5 My Appt. Expires July 30, 2002

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.

# EXHIBIT "A"

All that portion of Lots 6, 7 and 8 as shown on the map of SPRINGLANE, a planned unit development, filed for record October 8, 1987 in Book 1087 at Page 1066 as Document No. 163997 of Official Records of Douglas County, Nevada and more particularly described as follows:

Lot 7 as shown on said map,

EXCEPTING THEREFROM area 7-A which is all that portion of Lot 7 described as follows:

COMMENCING at the Northwest corner of said Lot 7 as shown on aforesaid map; thence along the West line of said Lot 7 South 45°02'19" West, a distance of 0.82 feet to the TRUE POINT OF BEGINNING; thence South 45°02'19" West, a distance of 19.18 feet; thence South 33°00'00" West, a distance of 34.00 feet; thence South 57°00'00" East, a distance of 4.00 feet; thence leaving said West line North 33°00'00" East, a distance of 52.76 feet to the TRUE POINT OF BEGINNING.

TOGETHER WITH area 8-A which is all that portion of Lot 8 described as follows:

COMMENCING at the Northwest corner of said Lot 8 as shown on aforesaid map which point is the TRUE POINT OF BEGINNING; thence South 44°57'41" East along the North line of said Lot 8, a distance of 4.00 feet; thence leaving said North line South 45°02'19" West, a distance of 22.09 feet; thence South 47°30'00" West, a distance of 45.97 feet to the South line of said Lot 8; thence along said South line North 33°30'00" West, a distance of 0.36 feet; thence along the West line of said Lot 8 North 30°23'34" East, a distance of 12.38 feet; thence North 47°30'00" East, a distance of 34.00 feet; thence North 45°02'19" East, a distance of 22.00 feet to the TRUE POINT OF BEGINNING.

TOGETHER WITH area 6-B which is all that portion of Lot 6 described as follows:

COMMENCING at the Northwest corner of said Lot 6 as shown on aforesaid map; thence South 89°42'48" East along the North line of said lot, a distance of 26.22 feet; thence South 44°57'41" East, a distance of 40.00 feet to the Northeast corner of said lot; thence along the East line of said lot the following courses and distances; South 45°02'19" West, a distance of 20.00 feet; thence South 33°00'00" West, a distance 34.00 feet; thence South 57°00'00" East, a distance of 4.00 feet; thence South 27°52'52" West, a distance of 13.87 feet to the TRUE POINT OF BEGINNING; thence South 42°30'00" East, a distance of 4.00 feet; thence South 47°30'00" West, a distance of 25.00 feet to the South line of said Lot 6; thence North 38°09'44" West along the South line, a distance 4.01 feet; thence leaving said South line North 47°30'00" East, a distance of 24.70 feet to the TRUE POINT OF BEGINNING.

0461274

BK0299PG3269

COPY

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

'99 FEB 16 P3:49

0461274

BK0299PG3270

LINDA SLATER  
RECORDER  
\$11.00 PAID *RJ* DEPUTY