

Submitted for Recordation By and Return to



Office [ POST CLOSING REVIEW #1255 ]  
Address [ P.O. BOX 2314 ]  
City [ RANCHO CORDOVA ]  
State [ CA ]  
Zip [ 95741 ]

ACCOMMODATION ONLY  
NO LIABILITY ASSUMED

Loan #: 20030604793866998

Reference #: 010321-991590926330

991805428 / 99051280

(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 06/14/99, by and between:  
ANTHONY EARL BOWERS AND BEVERLY COLEEN BOWERS, CO-TRUSTEES OF THE  
BOWERS FAMILY TRUST DATED FEBRUARY 2, 1995

(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. ANTHONY EARL BOWERS BEVERLY COLEEN BOWERS

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 04/21/98, 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 04/21/98, which Deed of Trust was recorded on 05/12/98, as Instrument No. 439448, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

500 ALPINE VIEW COURT, CARSON CITY, NV 89411

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

LOT 7, ALPINE VIEW ESTATES, NO. 1 AS SHOWN ON THE OFFICIAL MAP RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF JUNE 16, 1972 IN BOOK 1 OF MAPS, AS DOCUMENT NO. 60036.

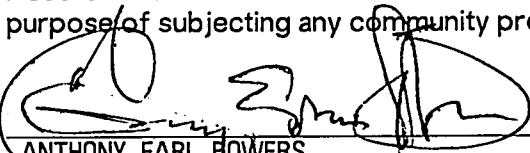
This document is recorded as an ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property involved.

II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 100,000.00, 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.

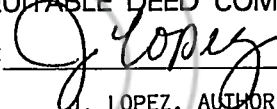
NOW, THEREFORE, FOR GOOD AND VALUABLE CONSIDERATION, the receipt and adequacy of which are hereby acknowledged, Trustor and Bank hereby modify and amend the Deed of Trust as follows:


- 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 \$ 100,000.00, 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.

  
ANTHONY EARL BOWERS  
AS CO-TRUSTEE OF THE BOWERS FAMILY TRUST DATED  
FEBRUARY 2, 1995

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, AUTHORIZED OFFICER

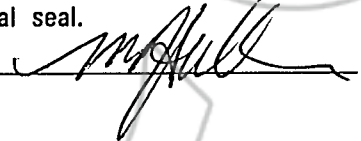
  
BEVERLY COLLEEN BOWERS  
AS CO-TRUSTEE OF THE BOWERS FAMILY TRUST DATED  
FEBRUARY 2, 1995

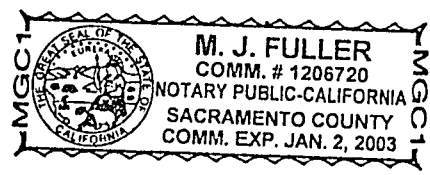
GENERAL ACKNOWLEDGEMENT

State of Nevada CALIFORNIA  
County of SACRAMENTO

On JUNE 14, 1999 before me, \*\*\*\*\* THE UNDERSIGNED \*\*\*\*\*, 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.  




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GENERAL ACKNOWLEDGEMENT

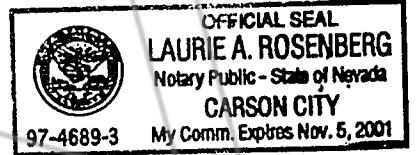
State of Nevada  
County of Carson City

On 6-19-99 before me, Laurie A. Rosenberg, personally appeared  
Anthony Earl Bowers and Beverly Coleen Bowers

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.

*Laurie A. Rosenberg*



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.

\_\_\_\_\_

This document is recorded as an ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property involved.

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

'99 JUN 28 P3:20

0471214

LINDA SLATER  
RECORDER

BK0699PG5686

PAID DEPUTY