



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

Loan #: 20030602977136998

Reference #: 010321-991930950520

09051350 P.P.

(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 07/20/99, by and between:  
WILLIAM S. MURRAY AND PAULA A. MURRAY, 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. PAULA A. MURRAY WILLIAM S. MURRAY

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 11/21/95, with an original credit limit of \$ 15,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 11/21/95, which Deed of Trust was recorded on 11/21/95\*, as Instrument No. 375461, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

1100 AZUL WAY, GARDNERVILLE, NV 89410

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

LOT 15, IN BLOCK D, AS SHOWN ON THE OFFICIAL MAP OF CHAMBERS FIELD SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JANUARY 9, 1979, IN BOOK 179, PAGE 435, AS DOCUMENT NO. 28862.

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 or the property involved.

0473790

BK0899PG0603

\* Book 1195  
Page 3788

II. Borrower has asked Bank to increase the credit limit under the Agreement to \$ 50,000.00, 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 \$ 50,000.00, 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.

Paula A Murray  
PAULA A. MURRAY  
William S. Murray  
WILLIAM S. MURRAY

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

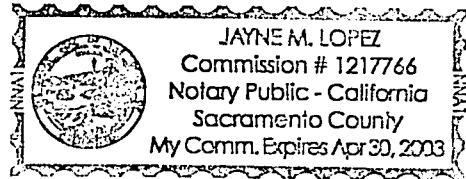
State of CALIFORNIA  
County of SACRAMENTO

On 7-20-99 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.

Jayne M. Lopez



GENERAL ACKNOWLEDGEMENT

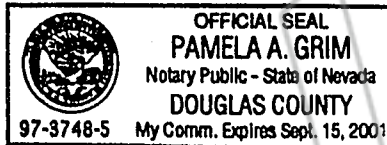
State of Nevada  
County of Douglas

On 7-23-99 before me, Pamela A Grim, personally appeared  
William S Murray and Paula A Murray

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.

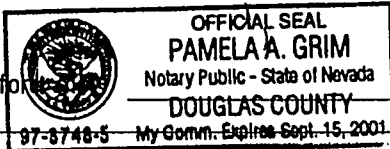
Pamela A Grim



GENERAL ACKNOWLEDGEMENT

State of Nevada  
County of

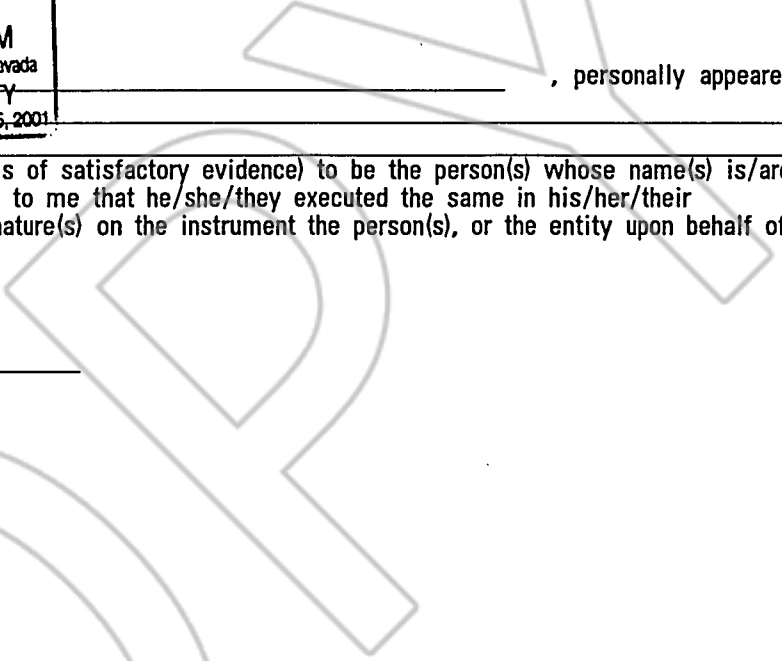
On \_\_\_\_\_ before \_\_\_\_\_, personally appeared



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 AUG -3 P3:16

LINDA SLATER  
RECORDER  
\$ 9.00 PAID K2 DEPUTY

0473790  
BK0899PG0605