



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

ACCOMMODATION ONLY
NO LIABILITY ASSUMED

Loan #: 20030604505856998

Reference #: 010321-991901042140

991806306 / 99051352

(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:
JAMES L. YARNELL AND KATHLEEN YARNELL, 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. JAMES L. YARNELL KATHLEEN YARNELL

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 11/24/97, with an original credit limit of \$ 50,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 11/24/97, which Deed of Trust was recorded on 11/26/97, as Instrument No. 427271, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

2964 SAN MIGUEL COURT, MINDEN, NV 89423

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

LOT 23, IN BLOCK B, AS SET FORTH ON THE OFFICIAL MAP OF MISSION HOT SPRINGS UNIT NO. 2, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA ON SEPTEMBER 14, 1988, IN BOOK 988, PAGE 1849, AS DOCUMENT NO. 186262, OFFICIAL RECORDS.

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 \$ 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.

James L. Yarnell
JAMES L. YARNELL
Kathleen Yarnell
KATHLEEN YARNELL

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: Armida Watkin
ARMIDA WATKIN:
Authorized Officer

GENERAL ACKNOWLEDGEMENT

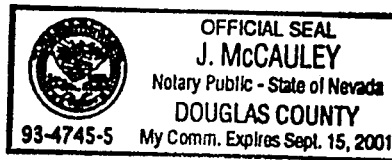
State of Nevada
County of DOUGLAS

On July 20, 1999 before me, JANICE MCCAULEY, personally appeared
JAMES L. YARNELL AND KATHLEEN YARNELL

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.

J. McCauley



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GENERAL ACKNOWLEDGEMENT

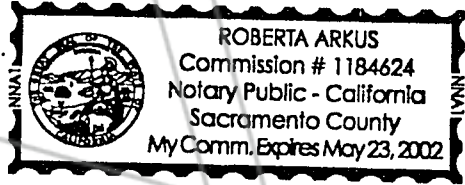
State of California)
County of SACRAMENTO)

On 7/22/99 before me, THE UNDERSIGNED, personally appeared
***** ARMIDA WATKINS *****

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.

Roberta Arkus



GENERAL ACKNOWLEDGEMENT

State of California)
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.

GENERAL ACKNOWLEDGEMENT

State of California)
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.

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COPY

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

'99 AUG -4 P3:41

0473867
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LINDA SLATER
RECORDER
\$ 10.00 PAID LS DEPUTY