

Submitted for Recordation By and Return to



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

Loan #: 20030603163806998

Reference #: 010321-992071630360

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

FIRST AMERICAN TITLE CO.

1999-16155-LRM

(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 08/02/99, by and between:
GEORGE B. HAMILTON AND VICTORIA HAMILTON, 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. GEORGE B. HAMILTON VICTORIA HAMILTON

(collectively and individually "Borrower") executed an EQUITY MAXIMIZER Agreement and Disclosure Statement ("Agreement") dated 02/29/96, with an original credit limit of \$ 22,000.00. Borrower's prompt and due performance under the terms of the Agreement is secured by a deed of trust ("Deed of Trust") dated 02/29/96, which Deed of Trust was recorded on 03/05/96, as Instrument No. 382599, Official Records of the County Recorder of DOUGLAS County, State of Nevada, and which Deed of Trust encumbers real property commonly known as

3649 CINDY'S TRAIL, CARSON CITY, NV 89705

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

PARCEL 1, AS SHOWN ON PARCEL MAP NO. 2, FOR RUTH S. BELL, FILED FOR RECORD NOVEMBER 20, 1990 IN BOOK 1190 OF OFFICIAL RECORDS, PAGE 3105, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 239400.

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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.

George B. Hamilton
GEORGE B. HAMILTON

Victoria Hamilton
VICTORIA HAMILTON

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. H. Tabarez
J. H. TABAREZ
AUTHORIZED OFFICER

GENERAL ACKNOWLEDGEMENT

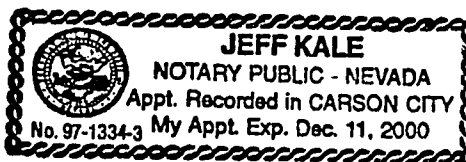
State of Nevada
County of

On 8-4-99 before me, Jeff Kale, personally appeared
George B. Hamilton + Victoria Hamilton

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.

Jeff Kale



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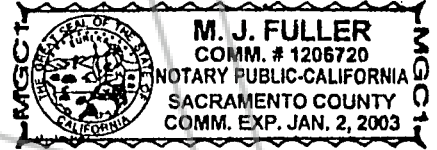
GENERAL ACKNOWLEDGEMENT

State of CALIFORNIA
County of SACRAMENTO

On _____ before me, THE UNDERSIGNED, personally appeared
*****J. H. TABAREZ*****

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 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
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'99 AUG 10 AM 11:36

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LINDA SLATER
RECORDER
\$ 9.00 PAID *KJ* DEPUTY