

**RECORDATION REQUESTED BY:**

First Security Bank of Nevada  
229 Kingsbury Grade  
P.O. Box 5700  
Stateline, NV 89449

**WHEN RECORDED MAIL TO:**

First Security Bank of Nevada  
229 Kingsbury Grade  
P.O. Box 5700  
Stateline, NV 89449

**SEND TAX NOTICES TO:**

Kevin Twain O'Brien, Trustee and Sally Small O'Brien,  
Trustee of the S & K O'Brien 1996 Trust dated June 10, 1996  
160 Granite Springs  
Stateline, NV 89449

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 5, 1999, BETWEEN Kevin Twain O'Brien, Trustee and Sally Small O'Brien, Trustee of the S & K O'Brien 1996 Trust dated June 10, 1996 (referred to below as "Grantor"), whose address is 160 Granite Springs, Stateline, NV 89449; and First Security Bank of Nevada (referred to below as "Lender"), whose address is 229 Kingsbury Grade, P.O. Box 5700, Stateline, NV 89449.

DEED OF TRUST. Grantor and Lender have entered into a Deed of Trust dated June 2, 1998 (the "Deed of Trust") recorded in Douglas County, State of Nevada as follows:

Recorded on June 2, 1998, in Book 0698, Page 1422, in the Office of the Douglas County Recorder

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property (the "Real Property") recorded in Douglas County, State of Nevada:

All that portion of the Southeast Quarter of the Northeast Quarter of Section 11, Township 12 North, Range 20 East, M.D.B.&M., more particularly described as follows:

Commencing at the Northeast corner of said Section 11; thence South 0°08'00" West a distance of 1,322.95 feet; thence North 89°46'45" West a distance of 987.89 feet to the TRUE POINT OF BEGINNING; thence South 0°29'04" West a distance of 660.00 feet; thence North 89°46'45" West a distance of 330.00 feet; thence North 0°29'04" West a distance of 660.00 feet; thence South 89°46'45" East a distance of 330.00 feet to the TRUE POINT OF BEGINNING

The Real Property or its address is commonly known as 1139 Sawmill Road, Gardnerville, NV 89410. The Real Property tax identification number is 23-211-01.

MODIFICATION. Grantor and Lender hereby modify the Deed of Trust as follows:

Page 1, Description of Beneficiary, is modified to read: "The word 'Beneficiary' means First Security Bank of Nevada, its successors and assigns. First Security Bank of Nevada is also referred to as 'Lender' in this Deed of Trust."

Page 1, Definition of Lender, is modified to read: "The word 'Lender' means First Security Bank of Nevada, its successors and assigns."

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

x Kevin Twain O'Brien  
Kevin Twain O'Brien, Trustee

x Sally Small O'Brien  
Sally Small O'Brien, Trustee of the S & K O'Brien 1996 Trust dated June 10, 1996

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LENDER:  
First Security Bank of Nevada

By: Julie Lorrage  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA )  
 ) SS  
COUNTY OF DOUGLAS )

This instrument was acknowledged before me on 9-14-99 by Kevin Twain O'Brien, Trustee.



(Seal, if any)

Sarah Poppenga  
(Signature of notarial officer)  
Notary Public in and for State of NEVADA

INDIVIDUAL ACKNOWLEDGMENT

STATE OF NEVADA )  
 ) SS  
COUNTY OF DOUGLAS )

This instrument was acknowledged before me on 9-14-99 by Sally Small O'Brien, Trustee of the S & K O'Brien 1996 Trust dated June 10, 1996.



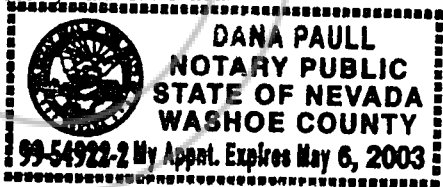
(Seal, if any)

Sarah Poppenga  
(Signature of notarial officer)  
Notary Public in and for State of NEVADA

LENDER ACKNOWLEDGMENT

STATE OF Nevada )  
 ) SS  
COUNTY OF Washoe )

This instrument was acknowledged before me on 9/16/99 by Julie Lorrage as designated agent of First Security Bank of Nevada.



(Seal, if any)

Dana Paull  
(Signature of notarial officer)  
Notary Public in and for State of \_\_\_\_\_

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COPY

REQUESTED BY  
Northern Nevada Title Company

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

1999 SEP 30 PM 4: 51

LINDA SLATER  
RECORDER

\$ 9.00 PAID K2 DEPUTY

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