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CONSOLIDATED RECONVEYANCE COMPANY
A Division of Chicago Title Insurance Company
24011 Ventura Boulevard, 2nd Floor
Calabasas, California 91302

After Recording please forward to:
Matrix Financial Services Corporation
201 W Coolidge St Ste 100
Phoenix, AZ 85013
Attn: Loss Mitigation Dept.
Re: Matrix Loan #0717943
FNMA #166610895

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LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 5th day of October, 1999, between Harold Archuleta and Jeraldine Archuleta, husband and wife and Matrix Financial Services Corporation, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt dated November 11, 1997 and recorded November 14, 1977 in Doc #426364 book 1197 page 2853 in Douglas County, Nevada Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at:

3344 Coloma Dr. Carson City, NV 89705

The real property described being set forth as follows:

LOT 8 IN BLOCK D AS SHOWN ON THE OFFICIAL MAP OF VALLEY VISTA ESTATES II, UNIT 1, A PLANNED UNIT DEVELOPMENT RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON DECEMBER 17, 1993, IN BOOK 1293, AT PAGE 3652, AS DOCUMENT NO. 325265, OFFICIAL RECORDS.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of October 5, 1999, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$122,886.12, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.125% from October 1, 1999. The Borrower promises to make monthly payments of principal and interest of U.S. \$912.43 beginning on the 1st day of November, 1999, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2029 the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
The Borrower will make such payments at Matrix Financial Services Corporation 201 West Coolidge Street, Suite 100, Phoenix, Arizona 85013 or at such other place as the Lender may require.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

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4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
- (a) All terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) All terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

_____ (Seal) Matrix Financial Services Corporation -Lender By: <u>Michael R. Schlaff</u> Michael R. Schlaff Vice President	<u>Harold Archuleta</u> (Seal) Harold Archuleta Borrower <u>Jeraldine Archuleta</u> (Seal) Jeraldine Archuleta Borrower
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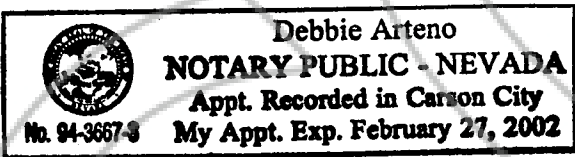
[Space Below This Line For Acknowledgements]

State of Nevada
 County of Carson City

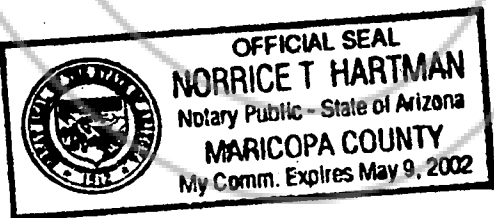
his instrument was acknowledged before me on December 30, 1999
Harold & Jeraldine Archuleta

Debbie Arteno
 (Signature of notarial officer)

*10th of Dec.
 dla*



acknowledged on 12/30/99



Norrice T. Hartman
 Notary Public

REQUESTED BY
Consolidated Record
 IN OFFICIAL RECORDS OF
 DOUGLAS CO., NEVADA

2000 JAN 13 PM 2:25

LINDA SLATER
 RECORDER

\$8.00 PAID K2 DEPUTY

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