

AFTER RECORDING RETURN TO:
First Horizon Home Loan Corporation, dba Sunbelt,
formerly known as FT Mortgage Companies, dba
Sunbelt
4000 Horizon Way

Irving, TX 75063

000800657
APN 35-130-07

Loan Number: 0022212062

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), effective this 25th day of May, 2000, between John Peter Anderson and Beverley Ann Anderson, husband and wife as joint tenants

("Borrower")

and First Horizon Home Loan Corporation, dba Sunbelt, formerly known as FT Mortgage Companies, dba Sunbelt ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated January 7, 2000 and recorded in Book 100, Page 2386, of the

Official

[Name of Records]

Records of

Douglas, Nevada

[County and State, or other Jurisdiction]

and (2) the 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 1391 Calle Pequeno, Gardnerville, NV 89410

[Property Address]

the real property described being set forth as follows:

SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART

HEREOF

INITIALS SPA INITIALS BA INITIALS _____ INITIALS _____

LOAN MODIFICATION AGREEMENT

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(FNMA Modified Form 3179 2/88)



3179MU 03/99

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Loan Number: 0022212062

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 May 25, 2000, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 70,000.00, 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 7.750 %, from May 25, 2000. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 501.49, beginning on the 1st day of July, 2000, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2030 (the "Maturity Date"), 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 P.O. Box 146, Memphis, TN 38101-146 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.

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 in

(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 partly 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.

INITIALS JEB INITIALS LLS INITIALS _____ INITIALS _____
LOAN MODIFICATION AGREEMENT
(FNMA Modified Form 3179 2/88)



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Loan Number: 0022212062

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.

First Horizon Home Loan Corporation, dba
Sunbelt, formerly known as FT Mortgage
Companies, dba Sunbelt
-Leader

By: Carol A. Wittig

John Peter Anderson 5/30/00 (Seal)
-Borrower

Beverley Ann Anderson 5/30/00 (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[See Attached Acknowledgments]



3179MU 03/99

FROM

214 441 7097
(TUE) 5:30'00 14:42/ST. 14:37/NO. 4860711470 P 18

Loan Number: 0022212062

Anderson

EXHIBIT "A" - LEGAL DESCRIPTION - PAGE 1 of 1

All that certain lot, piece or parcel of land situate in Section 5, Township 12 North, Range 21 East, M.D.B. & M., in the County of Douglas, State of Nevada, described as follows:

Being Parcel 1 as shown on the Record of Survey for Stoddard Jacobsen, filed in the office of the County Recorder of Douglas County, Nevada on September 7, 1979, in Book 979 of Parcel Maps at Page 694 as file No. 36451.

APN: 35-130-07



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INDIVIDUAL ACKNOWLEDGMENT

Loan Number: 0022212062

State of Nevada

County of Douglas

§
§
§

This instrument was acknowledged before me on 5/30/00
by John Peter Anderson and Beverley Ann Anderson



Notary Public



Individual Acknowledgment (Multistate)

THE COMPLIANCE SOURCE, INC.

To Order Call: (972) 980-2178 • Fax (972) 392-2891

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CORPORATE ACKNOWLEDGMENT

State of Texas §
County of Dallas §
§

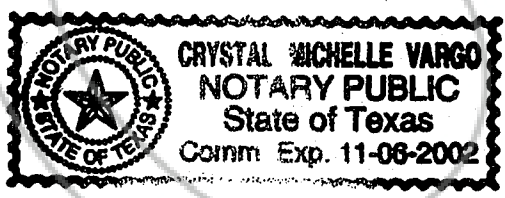
The foregoing instrument was acknowledged before me on May 31, 2000 (date),
by Carol Wittig AUP
[name of officer or agent, title of officer or agent] of First Horizon Home Loan Corporation, dba
Sunbelt, formerly known as FT Mortgage [name of corporation acknowledging],
[state or place of incorporation], on behalf of the corporation.

Crystal Michelle Vargo

(Seal)

Notary Public, State of

My Commission Expires:



Corporate Acknowledgment (Multistate)
THE COMPLIANCE SOURCE, INC.
To Order Call: (972) 980-2178 - Fax (972) 392-2491
www.compliance-source.com

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

2000 JUN -1 PM 3: 37

LINDA SLATER
RECORDER

\$12⁰⁰ PAID Ch DEPUTY

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