

APN 13-190-29

**RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:**

WELLS FARGO BANK, NATIONAL
ASSOCIATION
Real Estate Group (AU #02961)
2835 Mitchell Drive, Suite 101
Walnut Creek, CA 94598

Attn: Margaret Diaz
Loan #: 1468OW

Douglas County
99051330B

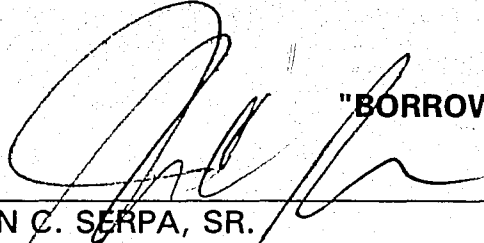
**MEMORANDUM OF MODIFICATION AGREEMENT
AMENDING DEED OF TRUST**

The undersigned declare that they have entered into a modification agreement dated of even date herewith, wherein provision is made for (a) amendment of that certain deed of trust dated May 15, 1997 and executed by JOHN C. SERPA, an unmarried man, as Trustor, to Stewart Title of Carson City, a corporation, as Trustee, in favor of WELLS FARGO BANK, NATIONAL ASSOCIATION, as Beneficiary, which was recorded on June 30, 1997, in the office of the County Recorder of Douglas County, Nevada, as Instrument No. 0416241, and/or (b) amendment of certain obligations secured by that deed of trust. This instrument is a memorandum of the modification agreement, and the same is incorporated herein by this reference with the same effect and as though set forth herein in its entirety.

Dated as of: October 25, 2000

(SIGNATURES CONTINUED ON THE NEXT PAGE)

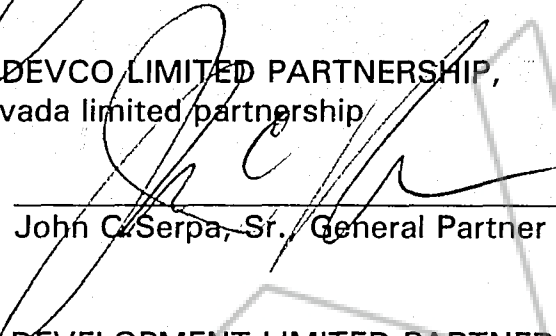
"BORROWER"



JOHN C. SERPA, SR.

J.S. DEVCO LIMITED PARTNERSHIP,
a Nevada limited partnership

By: _____


John C. Serpa, Sr., General Partner

DGD DEVELOPMENT LIMITED PARTNERSHIP,
a Nevada limited partnership

By: SSS INVESTMENTS, LLC,
a Nevada limited liability company
General Partner

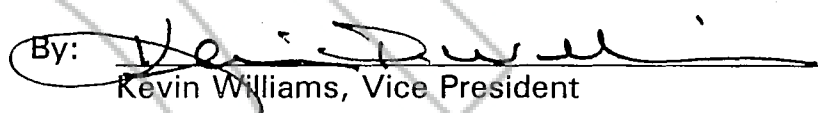
By: _____


John C. Serpa, Jr., General Partner

"LENDER"

WELLS FARGO BANK,
NATIONAL ASSOCIATION

By: _____

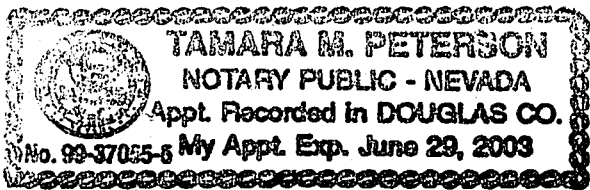

Kevin Williams, Vice President

(ALL SIGNATURES MUST BE
ACKNOWLEDGED) STATE OF NEVADA

COUNTY OF Douglas

ss.

This instrument was acknowledged before me on Nov. 1, 2000 by John C. Serpa, Sr.
as general partner of
J.S. Devco a Nevada limited partnership



Signature Tamara M. Peterson
Notary Public for Nevada

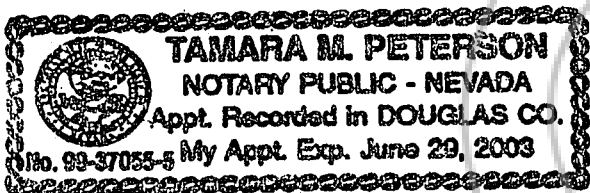
My commission expires 06-29-03

STATE OF NEVADA

COUNTY OF Douglas

ss.

This instrument was acknowledged before me on Nov. 1, 2000, by John C. Serpa, Jr.
as general partner of
SSS Investments, LLC a Nevada limited liability company



Signature Tamara M. Peterson
Notary Public for Nevada

My commission expires 06-29-03

STATE OF CALIFORNIA

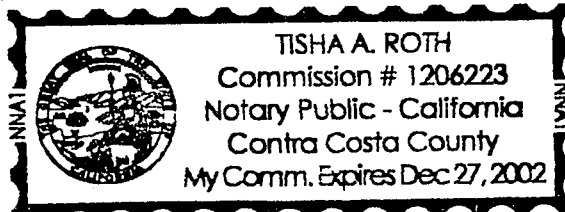
COUNTY OF Contra Costa ss.

On this 1st day of November, 2000 before me, Tisha A Roth
a Notary Public in and for the State of California, personally appeared Kevin Williams, Vice Pres
personally known to me (or proved 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

Signature Tisha A Roth

My commission expires DEC 27, 2002



COPY

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

2000 NOV -9 AM 10: 58

LINDA SLATER
RECORDER

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