



ORIGINAL

Paragraph 1 of the Note is amended and supplemented as follows:

1. BORROWER'S PROMISE TO PAY:

In return for a loan that I have received, I promise to pay U.S. \$180,000.00 (this amount is called "principal"), plus interest, to the order of the Lender.

Paragraph 2 of the Note is amended and supplemented as follows:

2. INTEREST

I will pay interest at a yearly rate of 7.87500%.

Paragraph 3 of the Note is amended and supplemented as follows:

PAYMENTS

I will make my monthly payments on the 01st day of each on the beginning on DECEMBER 01ST 2000. If on, NOVEMBER 01ST 2030 I still owe amounts under the Note, I will pay those amounts in full on that date, which is called my "Maturity Date".

My monthly payment will be in the amount of U.S. \$1,305.13.

Paragraph 2 of the Rider to Note for Construction Phase is amended and supplemented as follows:

2. INTEREST:

During the first \_\_\_\_\_ month(s) of the loan, interest will be charged on unpaid principal. I will be charged interest only, at the initial rate of Prime + 1 percent per annum on the monies advanced.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note. Rider to Note for Construction Phase, Security Instrument, and/or Adjustable Rate Rider. 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.

By: Donna J. Woida (Seal)  
Donna J. Woida, Asst. V.P.

Chad Adams  
Chad Adams, Asst. Secretary

Eric Charles Wilson (Seal)  
ERIC CHARLES WILSON (Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

[Signature]  
Witness

[Space Below This Line For Acknowledgment]

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**INDIVIDUAL ACKNOWLEDGEMENT**

STATE OF NV :  
: ss.  
COUNTY OF DOUGLAS :

BE IT REMEMBERED, That on this 6th day of November in the year 2000 before me, the subscriber, a Notary Public of DOUGLAS COUNTY, NEVADA personally appeared ERIC CHARLES WILSON who I am satisfied is/are the person(s) who signed the within instrument, and I acknowledge that he/she/they signed, sealed and delivered the same as his/her/their voluntary act and deed. All of which is hereby certified.

Sworn to and Subscribed before me on this 6th day of November, 2000

*Kathy Swain*  
\_\_\_\_\_  
Notary Public



**CORPORATE ACKNOWLEDGEMENT**

STATE OF NEW JERSEY, COUNTY OF BURLINGTON

ON November 8, 2000 before me, the undersigned, a Notary Public in and for said state and county, personally appeared Donna J. Woida and Chad Adams personally known to me or proved to me on the basis of satisfactory evidence to the Vice President and Assistant Secretary of the CORPORATION that executed the within instrument, on behalf of the Corporation therein named, and acknowledged to me that such Corporation executed the within instrument pursuant to its by-laws or resolution of its Board of Directors. Witness my hand and official seal in the state and county last aforesaid.

*Kimberly D. Diaz*  
\_\_\_\_\_  
Notary Public  
KIMBERLY D. DIAZ  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires February 08, 2001

FIXED RATE CONSTRUCTION LOAN MODIFICATION AGREEMENT (10/96)  
(FRLM) 7/98

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SEAL

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COPY

REQUESTED BY  
*Mortgage Service Center*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 NOV 27 PM 1:27

LINDA SLATER  
RECORDER

\$10<sup>00</sup> PAID *BC* DEPUTY

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