

October 30, 2000
Date

6201550

Loan Number

FHA/VA/MI Case Number

SCOTT T WICKERSHAM &
KIMBERLY WICKERSHAM
Mortgagor (or Trustor)

1845 BORDA WAY
GARDNERVILLE, NV 89410
Property Address

Agreement for Modification or Extension of Mortgage

The Trustor or Mortgagor identified above (hereinafter referred to as the "Mortgagor") does hereby apply for a Modification of the payment provisions of the above-
("Modification" or "Extension")

numbered account covering an indebtedness owing from the Mortgagor to Pulte Mortgage Corp. (hereinafter referred to as the "Mortgagee"), evidenced by a note (or bond) and secured by a real property mortgage (or trust deed) (said note or bond and real property mortgage or trust deed are hereinafter referred to as the "Mortgage") and the Mortgagor represents and agrees as follows:

- (1) Mortgagor is now the owner and holder of the real property encumbered by said Mortgage, recorded in the public records in the County of DOUGLAS, State of NEVADA, in book 0899, page 3365, or document or file number _____.
- (2) Under the terms of said Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of \$144,000.00, for principal, \$18,050.05, for interest thereon, \$n/a, for advances made by the Mortgagee thereunder, and \$n/a for interest on such advances, aggregating a total sum of \$162,050.05, for which amount the Mortgagor is indebted to the Mortgagee under said Mortgage, which is a valid lien, to which Mortgagor has no defenses, off-sets or counterclaims.
- (3) Mortgagor hereby deposits with the Mortgagee the sum of \$0, which is to be applied upon the present balance due on the principal of said Mortgage, (including advances, if any), and the sum of \$n/a which is to be applied upon the delinquent interest due upon said principal (and advances, if any); application of said deposited amounts is to be made as of the effective date of this modification or extension, which if not executed by Mortgagee, shall be returned to Mortgagor.
- (4) Mortgagor agrees the terms of said Mortgage are modified or extended relative to the payment of said indebtedness by providing for payment of the balance of the principal, including any unpaid interest due thereon, (after the deposits aforementioned have been applied thereto), as follows: Said total balance of \$162,050.05 is to be paid, with interest at the same rate per annum stipulated in the Mortgage, on the unpaid balance, in equal month installments of \$1,392.26 (exclusive of sums required to be deposited for the payment of taxes, insurance, etc.), the first of said installments shall become due and payable on the 1st day of January, 2001, and the remaining installments, successively, on the day of each and every month thereafter, until said mortgage indebtedness is fully paid, except that if not sooner paid, the final payment of principal and interest shall be due and payable on the day 1st day of December, 2001 which is the present or extended maturity date.
- (5) Mortgagor agrees to make the payments as specified in paragraph (4) hereof and understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in said Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of said modified payments hereunder.
 - (b) All covenants, agreements, stipulations and conditions in said Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Mortgagor's obligations or liabilities under said Mortgage shall be diminished or released by an provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Mortgagee's rights under or remedies on the

Mortgage, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which the Mortgagee is presently entitled against any property or any other persons in any way obligated for or liable on the Mortgage, are expressly reserved by the Mortgagee.

- (c) All costs and expenses incurred by Mortgagee in connection with this Agreement, including recording fees, title examinations, and attorney's fees, shall be paid by Mortgagor and shall be secured by said Mortgage.
- (d) Mortgagor agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by the Mortgagee, shall bind and inure to the heirs, executors, administrators, and assigns of the Mortgagor.

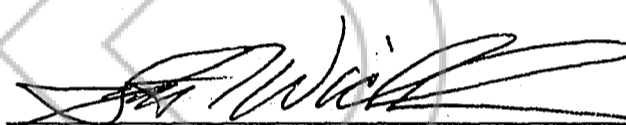

(6) For the purpose of inducing and influencing the Mortgagee to execute this Agreement, the undersigned represents of his or her own knowledge that the names of all owners or other persons having an interest in the mortgaged property are as follows:

Name

SCOTT T WICKERSHAM
KIMBERLY WICKERSHAM

All such persons are of legal age, and none is under any legal disability, except as follows:

*Witnessed by:

 (SEAL)
SCOTT T WICKERSHAM
 (SEAL)
KIMBERLY WICKERSHAM

Mortgagor

*Acknowledgement

See Attached Acknowledgement
NOV 13th 2000

Agreed to by:

By _____

Date _____, 20____.

The undersigned, being obligated for the payment of the above-described Mortgage indebtedness, hereby consents to the execution of this Agreement between the Mortgagor therein described and the Mortgagee, and further consents to any modification or extension of the Mortgage by the Mortgagee under said Agreement.

*Witnessed By:

Co-Makers or Endorsers

*The execution of this agreement should be witnessed and the appropriate acknowledgment clause should be added, if these are requirements under local law; also, this agreement should be filed for record, if required under local law or practice.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Orange

On November 13th 2000 before me, Kelly Russell, Notary Public

personally appeared Scott T. Wickersham and Kimberly Wickersham

personally known to me ~~OR~~ proved to me 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.

Kelly Russell
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Agreement for Modification or Extension of Mortgage

Document Date: November 13th 2000 Number of Pages: _____

Signer(s) Other Than Named Above: None

Capacity(ies) Claimed by Signer(s)

Signer's Name: Scott T. Wickersham

Signer's Name: Kimberly Wickersham

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

- Individual
- Corporate Officer
Title(s): _____
- Partner — Limited General
- Attorney-in-Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing: _____

Signer Is Representing: _____

0504307

BK 1200PG0260

COPY

REQUESTED BY
Pulte Mfg Corp.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 DEC -1 PM 1:32

LINDA SLATER
RECORDER

\$ 19.00 PAID BC DEPUTY

0504307

BK 1200PG026