

Recording Requested by &
When Recorded Return To:
✓ US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117
06329648

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT

Modification Date: August 28, 2000

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Agreement Date: 05/28/1998	4325 17th Ave. SW
Account Number: 664-001-000-0059-0998	Fargo, ND 58103
Old Credit Limit: \$47,000	Maturity Date: 05/28/2008
Borrowers: Thomas W Ramsey M T Ramsey	New Credit Limit: \$58,750

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The Deed of Trust Property and other information about the Deed of Trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$47,000 of indebtedness originally secured by the Deed of Trust, plus \$11,750 in additional indebtedness secured by this Modification.

I acknowledge receipt of two copies of the Notice of Right to Cancel.

BORROWERS AND GRANTORS:

Thomas W Ramsey 10-11-00
Thomas W Ramsey Date

X M T Ramsey 10-11-00
M T Ramsey Date

*Thomas W. Ramsey and M. T. Ramsey, husband and wife

Date

Note: Only those persons named as Grantors on Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

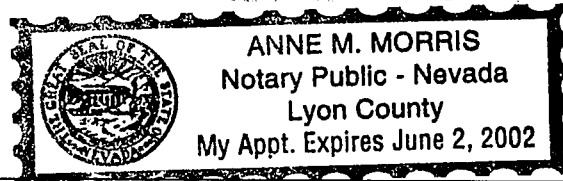
State of Nevada)ss

County of Lyon)ss

This instrument was acknowledged before me on 10-11-00

by *Anne M. Morris

Notary Public, Clifford H. Hill



State of _____)ss

County of _____)ss

This instrument was acknowledged before me on _____

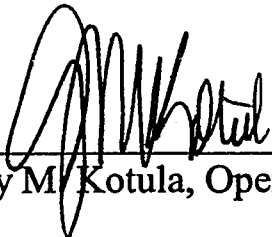
by _____

Notary Public, _____

0504792

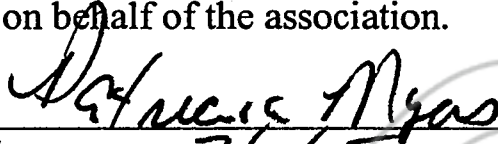
BK 1200PG 1831

U.S. Bank National Association ND

Signature: 
Amy M. Kotula, Operations Officer

State of North Dakota)
)
County of Cass)ss

This instrument was acknowledged before me on 20th day of November 2000 by Amy M. Kotula the Operations Officer of U.S. Bank National Association ND, a national banking association, on behalf of the association.

Notary Public, 
My commission expires 3/11/05

PATRICIA MYERS
Notary Public
State of North Dakota
My Commission Expires MARCH 11, 2005

0504792

BK 1200PG 1832

MODIFICATION TO DEED OF TRUST AND LINE AGREEMENT - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: Thomas W. Ramsey and Theresa Ramsey, Husband and Wife

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of trust date: May 26, 1998

Deed of trust recording date: July 27, 1998

Recording office: Douglas County

Deed of trust recording information (book and page, document number, etc.): Document No. 0445418

Previous amendments (if applicable):

Amendment Date: Recorded Date: Recording Information:

Amendment Date: Recorded Date: Recording Information:

Legal description of property:

LOT 45 AS SHOWN ON THE OFFICIAL MAP OF SHERIDAN ACRES UNIT NUMBER 1, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 8, 1966.

Property Address: 404 Russell Way

Gardnerville, NV 894106504

Certificate No. (Torrens Only):



U06329648-01

DOT MODIFICATION

LOAN# 66400100000590998

US Recordings

This instrument drafted by:

U.S. Bank National Association ND

Attn: Amy Kotula 701 461 3525

P.O. Box 2687

Fargo, ND 58108-2687

REQUESTED BY

U.S. Recordings Inc

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 DEC 11 AM 11:03

LINDA SLATER
RECORDER

\$ 9.00 PAID *KJ* DEPUTY

0504792

BK 1200 PG 1833