STEWART TITLE

1650 North Lucerne ~ Minden, Nevada 89423 Phone: (775) 782-2208 ~ Fax: (775) 782-4601

Escrow No: ACCM1475-A

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 19th day of January, 2001, by and between

DOROTHY L. DUTTON, a widow First Party (Beneficiary)

and JUDITH R. BRIERLY, an unmarried woman Second Party (Trustor)

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated July 7, 1998 executed by

JUDITH R. BRIERLY, an unmarried woman as Trustor to

STEWART TITLE OF DOUGLAS COUNTY, as Trustee, and

DOROTHY L. DUTTON, a widow as Beneficiary; which

Deed of Trust was recorded on July 9, 1998 in Book 798, Page 1556, as Document No. 0443944, Official Records of Douglas County;

which Deed of Trust was given as security for a Note dated July 7, 1998 in the sum of \$25,000.00, executed by Judith R. Brierly, an unmarried woman in favor of Dorothy L. Dutton, a widow.

AND WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First Party is willing to modify the terms of the said Note;

NOW THEREFORE, in consideration of the promises and agreements hereafter contained to be performed by the Second Party, the Parties do hereby agree as follows:

Parties agree to a TWO year extention making the entire unpaid balance due and payable JANUARY 9, 2003. Further trustor shall pay a 2% processing fee based on the existing unpaid balance of said note and deed of trust.

Said modification of the terms of payment shall in no manner or respect alter any of the other terms, covenants and conditions

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of said Promissory Note or the Deed of Trust securing it.

The Second party hereby represents and warrants that there are no other liens or encumbrances of any nature whatsoever on or against the real property mentioned in said Deed of Trust, except as follows:

FIRST PARTY

SECOND PARTY

STATE OF

COUNTY OF

ss.

R. SELLARS

Notary Public - State of Nevada Appointment Recorded in County of Douglas D My Appointment Expires Oct. 27, 2002

JDITH

This instrument was acknowledged before me

by

Ka Sellars

Notary Public

STATE OF

COUNTY OF

SS.

MARY H. KELSH

Notary Public - State of Nevada Appointment Recorded in County of Douglas

My Appointment Expires Nov. 5, 2002 98-49567-5

This instrument was acknowledged before me

WHEN RECORDED, RETURN TO:

DOROTHY L. DUTTON

P.O. BOX 1347

CARSON CITY, NV 89702

REQUESTED BY STEWART TITLE of DOUGLAS COUNTY

IN OFFICIAL RECORDS OF DOUGLAS CO. MEYADA

2001 JAN 30 PM 3: 10

LINDA SLATER RECORDER

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESSED OR IMPLIED, IS ASSUMED AS TO IT'S REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

STEWART TITLE OF DOUGLAS COUNTY

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