

THIS INSTRUMENT PREPARED BY:

Denise Spinelli  
5898 Condor Drive MS SV-99A  
Moorpark, CA 93021

When Recorded Return to:  
Fidelity National Lender Solutions  
Attn: Custom Recording Solutions  
2550 N. Redhill Avenue  
Santa Ana, CA 92705  
503249

NG  
/99A

LOAN NUMBER: 3284547 ASSESSOR PARCEL NUMBER: 07-180-27

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE/MORTGAGE/DEED OF TRUST

This Modification Agreement (the "Agreement") is made as of **December 1, 2000**, between **Joshua Adler and Elivia Adler** (the "Borrower") and Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain **Adjustable Rate Note** and that certain **Deed of Trust** dated **September 2, 1999** and recorded **September 10, 1999** in Book Number **999**, at Page Number **1701**, as Document No. **476275**, in the Official Records of the County of **Douglas**, State of **Nevada** (the "Security Instrument"), and covering the real property with a common street address of: 103 Sequoia, Stateline, NV 89449, but more specifically described as follows:

SEE ATTACHED "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

- The terms of the Note are hereby amended and modified as follows (check applicable modifications):
  - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is \$392,650.00.
  - b. commencing on **December 1, 2000**, the interest on my Note shall be **7.75** percent per annum.
  - c. commencing on **January 1, 2001**, my regular monthly principal and interest payment under the Note shall be ~~\$2,812.99~~ **\$2,271.00** *JA*
  - d. the new Construction Completion Date is: **November 2, 2000**.
  - e. the new Promissory Note Maturity Date is: **December 1, 2030**. *December 1, 2003, JA*
  - f. the new first Interest Rate Change Date on the adjustable loan is **April 1, 2003**.
- Borrower consents to Lender attaching this Agreement to the Note itself.
- All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

BORROWER(S)

Joshua Adler  
Joshua Adler

Elivia Adler  
Elivia Adler

Please see page 2 for Notary Acknowledgement for Borrower(s)

0508741

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LOAN NUMBER:

3284547

ASSESSOR PARCEL NUMBER:

07-180-27

**MODIFICATION AGREEMENT TO NOTE/MORTGAGE/DEED OF TRUST**

(Continued)

Notary Acknowledgement for Borrower

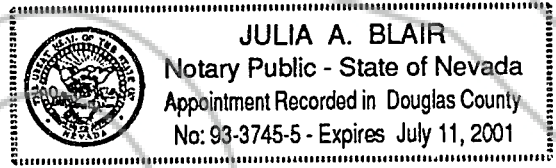
State of NEVADA

County of Douglas

On December 8, 2000, before me, Julia A. Blair, personally appeared Joshua and Elvira Adler is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature 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 Julia A. Blair



PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

LENDER

BY Mark D. Johnson  
Vice President  
Countrywide Home Loans, Inc.

Notary Acknowledgement for Lender

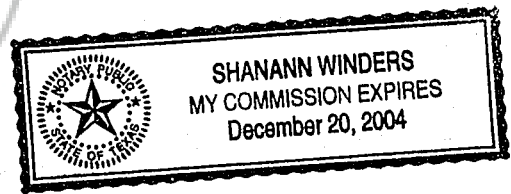
State of California

County of Ventura

On January 25 2001, before me, Shanann Winders, personally appeared Mark D. Johnson Vice President CHL INC personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Signature Shanann Winders



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COUNTRYWIDE HOME LOANS, INC.

DATE: 09/02/1999  
BORROWER: JOSHUA ADLER  
CASE #:  
LOAN #: 3284547  
PROPERTY ADDRESS: 103 SEQUOIA  
STATELINE, NV. 89449-

BRANCH #624  
1217 BARING BLVD  
SPARKS, NV 89434-  
(702)352-7510  
Br Fax No.: (702)352-7511

LEGAL DESCRIPTION EXHIBIT A

BEING A PORTION OF LOT 5 OF LOT 4 AND SHOWN ON THE SURVEY OF THE  
NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 13 NORTH  
RANGE 18 EAST, M.D.B.&M., FOR PALADY FILED IN THE OFFICE OF THE COUNTY  
RECORDER OF DOUGLAS COUNTY, NEVADA, ON SEPTEMBER 27, 1957, MORE  
PARTICULARLY DESCRIBED AS FOLLOWS:  
COMMENCING AT A POINT WHICH BEARS NORTH 89°46' WEST, A DISTANCE OF  
491.40 FEET FROM THE QUARTER CORNER COMMON TO SECTION 23 AND 26,  
TOWNSHIP 13 NORTH, RANGE 18 EAST, M.D.B.&M.; THENCE SOUTH 0°08', WEST A  
DISTANCE 1,142.24 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING  
SOUTH 0°08' WEST, A DISTANCE OF 87.85 FEET TO A POINT; THENCE NORTH  
89°42', WEST, A DISTANCE OF 163.80 FEET TO A POINT; THENCE NORTH 0°08'  
EAST, A DISTANCE OF 87.85 FEET TO A POINT; THENCE SOUTH 89°42' EAST, A  
DISTANCE OF 162.80 FEET TO THE POINT OF BEGINNING.

APN: 07-180-27

INITIALS *Off ea*

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COPY

REQUESTED BY  
Fidelity National Lender  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2001 FEB 15 AM 11:53

LINDA SLATER  
RECORDER

\$10<sup>00</sup> PAID KG DEPUTY

0508741

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