MODIFICATION OF NOTE SECURED BY DEED OF TRUST

THIS AGREEMENT, made and entered into on APRIL 7, 1998, by and between PROVIDENT FUNDING ASSOCIATES, Beneficiary(s) and KARIN LOVE-EDISS, a married woman, Trustor(s) and by Assignment to NORWEST MORTGAGE, INC.,

WITNESSETH THAT:

WHEREAS, Trustor has heretofore executed and delivered for valuable consideration, a Promissory Note in the original sum of \$225,000.00, in favor of beneficiary named herein, and dated APRIL 7, 1998 and

WHEREAS, said note is secured by a Deed of Trust in like amount and of even date therewith, which Deed of Trust recorded on APRIL 16, 1998, in Book 498, at Page 2922, under Document No. 437420 and by Assignment recorded FEBRUARY 12, 1999, in Book, 299, Page 2722, Document No. 461076, Official Records of Douglas County, Nevada.

NOW THEREFORE, in consideration of the mutual benefit of the parties hereto, said note hereinabove referenced shall be modified as to the following particulars:

LEGAL DESCRIPTION EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF IS NOW THE TRUE AND CORRECT LEGAL DESCRIPTION.

THIS AGREEMENT is modification only, and not a novation; and except as provided herein, all of the original terms and conditions set forth in Deed of Trust and Note secured thereby, shall remain in full force and effect, and shall further be binding upon and inure to the heirs, successors and assigns forever to the parties hereto.

IN WITNESS WHEREOF, the parties hereto have executed this agreement on the day and year first above written.

TRUSTOR(S):			BENEFICIARY:		
			WELLS FARGO	HOME MORTGA	AGE, INC.
•			Elwan	I A. H.	e Bu
			EDWARD A. D	EBUS, VICE E	
STATE OF MARYLAND) (COUNTY OF FREDERICK))	
This instrument was acknowle	dged before me on	February 13,	2001		

MY COMMISSION EXPIRES 08/01/03

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0427411/17/01

803-01-00 09/11/00

"EXHIBIT A"

ADJUSTED PARCEL 4-B

A parcel of land located within a portion of Section 10, Township 13 North, Range 19 East, Mount Diablo Meridian, Douglas County, Nevada, described as follows:

BEGINNING at the most Westerly corner of Parcel 4-B per that Record of Survey for Coit Enterprises, Inc. as recorded as Document No. 335206;

thence North 50°17'05" East, 343.26 feet;

thence South 70°43'51" East, 322.37 feet;

thence South 10°28'37" West, 27.98 feet;

thence South 79°36'15" West, 262.64 feet;

thence South 71°37'10" West, 31.09 feet;

thence South 75°38'36" West, 70.08 feet:

thence South 81°41'43" West, 144,00 feet;

thence South 88°05'18" West, 12.41 feet;

thence along the arc of a curve to the left, non-tangent to the preceding course, having a delta angle of 73°12'11", radius of 45.00 feet, arc length of 57.49 feet and a chord bearing of North 78°53'13" West, for a distance of 53.66 feet to the POINT OF BEGINNING, containing 60,762 square feet, more or less.

Note:

Refer this description to your title company before incorporating into any legal document.

Prepared By:

R.O. ANDERSON ENGINEERING, INC.

P.O. Box 2229

Minden, Nevada 89423

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS COURTABA

2001 FEB 27 PM 4: 23

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BK 0.20 LPG 5477

LINDA SLATER
RECORDER

SPAID DEPUTY