

020516309
When recorded, mail to:

Ameriquet Mortgage Company
1100 Town and Country Rd, Suite 900
Orange, California 92868

Loan Number: 0035826478 - 9503

Space Above This Line For Recorder's Use

MODIFICATION AGREEMENT

This agreement made on May 9, 2002, by and between Ameriquet Mortgage Company herein designated as the BENEFICIARY and WILLIAM L. CRISTER and MARJORIE J. CRITSER, Husband and Wife as community property with right of survivorship

WHEREAS, BENEFICIARY is the holder of a certain promissory Note executed by Borrower(s) in the total amount of \$ 181,350.00, dated May 9, 2002, which Note is secured by Deed of Trust dated May 9, 2002 recorded in the Office of the County Recorder of DOUGLAS County, as Instrument Number, on of official records of said County.

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NOW THEREFORE, for value received, the parties hereto modify the above referenced Note and/or Deed of Trust and/or all other documents as follows:

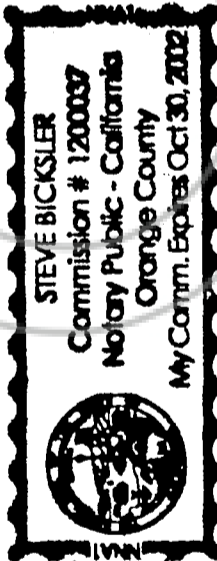
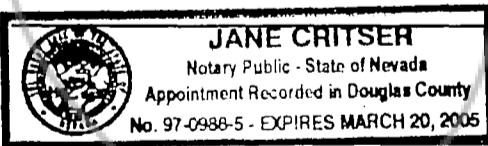
THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT THE SUBJECT PROPERTIES CITY TO READ AS FOLLOWS GARDNERVILLE

Nothing herein contained in any manner whatsoever, alter, amend, modify or changed any other terms or conditions of the above referenced Note and/or Deed of Trust and/or all other documents except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force as though the Modification has been originally specified in the original Note and/or Deed of Trust.

BORROWERS:

Marjorie J. Critser
MARJORIE J. CRITSER

William L. Critser
WILLIAM L. CRITSER
Wife



Ameriquet Mortgage Company

By: *Sharon Howard-Alvarez*
BRANCH MANAGER SIGNATURE

By: SHARON HOWARD-ALVAREZ
PRINT BRANCH MANAGER NAME

Signed before me, a Notary Public on May 20, 2002
State of CALIFORNIA
County of ORANGE

On MAY 15th 2002, before me STEVE BICKLER, NOTARY PUBLIC, personally appeared

SHARON HOWARD-ALVAREZ and _____, 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 this Modification Agreement.

Steve Bickler

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Order No.: 020506309, 021804451

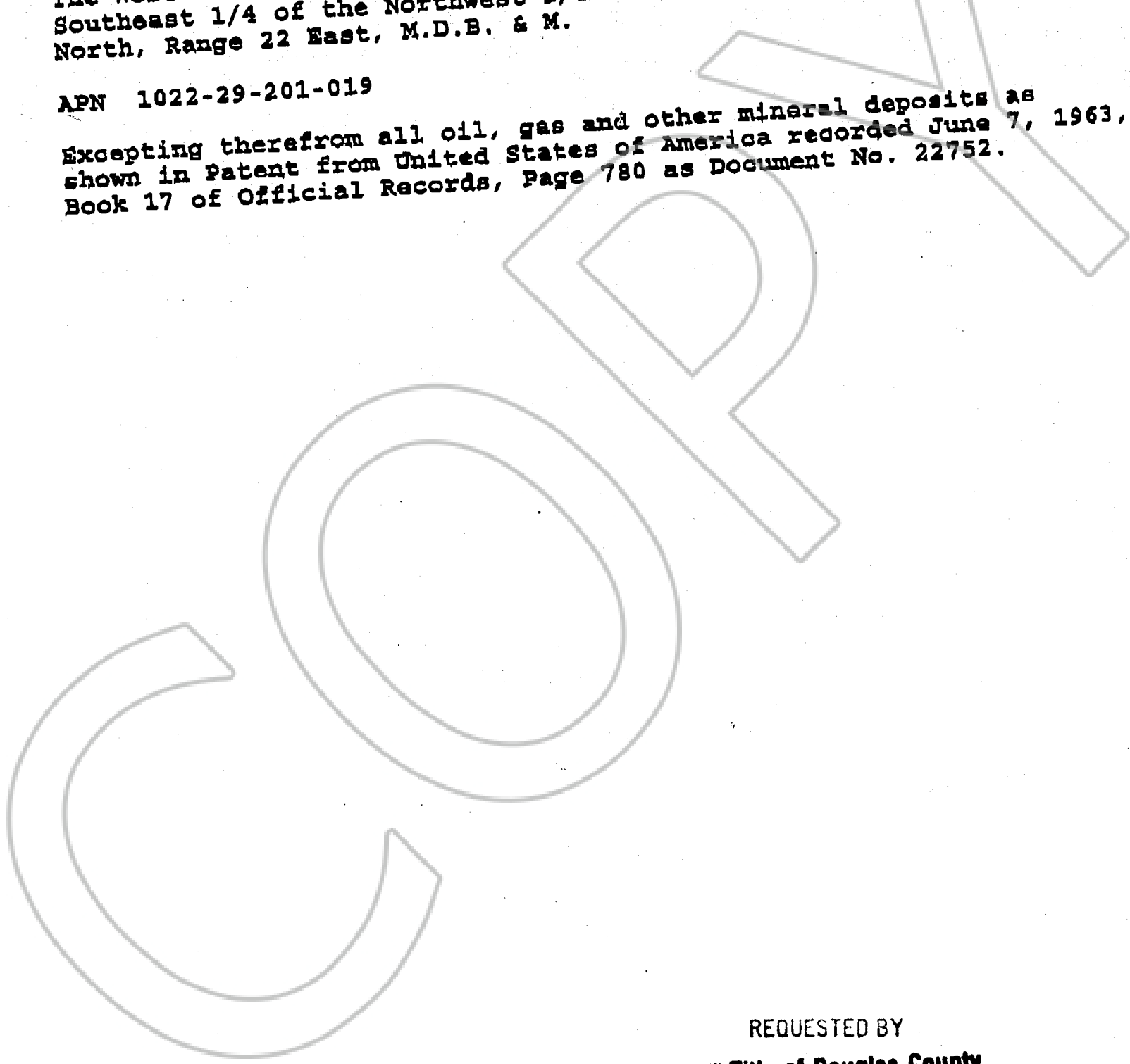
LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

The West 198 feet of the South 1/2 of the Southeast 1/4 of the Southeast 1/4 of the Northwest 1/4 of Section 29, Township 10 North, Range 22 East, M.D.B. & M.

APN 1022-29-201-019

Excepting therefrom all oil, gas and other mineral deposits as shown in Patent from United States of America recorded June 7, 1963, Book 17 of Official Records, Page 780 as Document No. 22752.



REQUESTED BY

~~Stewart Title of Douglas County~~
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY 29 PM 3: 54 **STEWART TITLE**
Guaranty Company

SCHEDULE A
CLTA PRELIMINARY REPORT
(12/92)

0543320

BK0502PG09154

LINDA SLATER
RECORDER

\$1500 PAID *Bl* DEPUTY