

Assessor Parcel No(s): 1022-19-001-004 **0021331**

22702049

**RECORDATION REQUESTED BY:**

Colonial Bank  
Commercial Lending - Reno  
2330 South Virginia Street  
Reno, NV 89502

**WHEN RECORDED MAIL TO:**

Colonial Bank  
Commercial Lending - Reno  
2330 South Virginia Street  
Reno, NV 89502

**SEND TAX NOTICES TO:**

KURT G. CUDDY  
LINDA T. CUDDY  
236 Peach Court  
Gardnerville, NV 89410

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF DEED OF TRUST**

**THIS MODIFICATION OF DEED OF TRUST** dated November 5, 2002, is made and executed between **KURT G. CUDDY** and **LINDA T. CUDDY**, husband and wife as joint tenants, whose address is 236 Peach Court, Gardnerville, NV 89410 ("Grantor") and Colonial Bank, Commercial Lending - Reno, 2330 South Virginia Street, Reno, NV 89502 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated July 31, 2002 (the "Deed of Trust") which has been recorded in Douglas County, State of Nevada, as follows:

Recorded July 31, 2002, in Book 0702, at Page 10603, as Document No. 548444, of Official Records of Douglas County, State of Nevada.

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in Douglas County, State of Nevada:

Lot 28, Block A, as shown on the Map of HOLBROOK HIGHLANDS, filed in the office of the County Recorder of Douglas County, State of Nevada, on March 22, 1978, as Document No. 18825.

The Real Property or its address is commonly known as 3228 Highland Way, Gardnerville, NV 89410. The Real Property tax identification number is 1022-19-001-004


**MODIFICATION.** Lender and Grantor hereby modify the Deed of Trust as follows:

**This Modification to the Deed of Trust is to hereby increase the principal amount by \$24,000.00 for a total indebtedness of \$274,000.00.**

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.


**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED NOVEMBER 5, 2002.**

**GRANTOR:**

X   
KURT G. CUDDY, Individually

X   
LINDA T. CUDDY, Individually

**LENDER:**

X   
Authorized Officer  
Connie Hearold

**0557331**

**MODIFICATION OF DEED OF TRUST  
(Continued)**

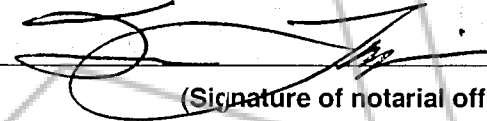
Loan No: 8032942388-01

0221331

**INDIVIDUAL ACKNOWLEDGMENT**

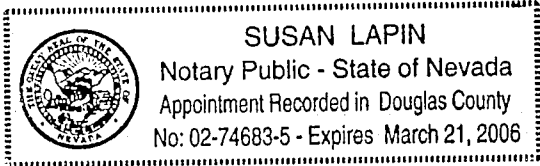
STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on November 6, 2002 by KURT G. CUDDY and LINDA T. CUDDY.

  
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



**LENDER ACKNOWLEDGMENT**

STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on November 6, 2002 by Connie Hearold  
as designated agent of Colonial Bank.

  
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



REQUESTED BY  
**MARQUIS TITLE & ESCROW**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 NOV -8 PM 3: 12

LINDA SLATER  
RECORDER

\$ 15<sup>00</sup> PAID KO DEPUTY

0557331

BK 1102 PG 03 405