

APN - 1220-21-511-018

When recorded, mail to:

NEW CENTURY MORTGAGE CORP.
18400 VON KARMAN, SUITE 1000
IRVINE, CA 92612

113365-BAS

Space above this line for recorder's use

Loan Number 0000780597

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on December 23, 2002
by and between NEW CENTURY MORTGAGE CORPORATION herein designated as the
("LENDER") and Dustin D Cinciala, an unmarried man
("Borrower(s)").

WHEREAS, LENDER is the holder of a certain Promissory Note executed by Borrower(s) in the
initial principal amount of \$ 136,500.00, dated December 23, 2002
("Note") which is secured by a Mortgage, Deed of Trust or Security Deed (the "Security
Instrument") dated December 23, 2002 recorded in the Office of the County
Recorder Douglas County, Nevada as
Instrument Number Concurrent on _____ of Official
Records of the County.

NOW THEREFORE, for value received, the parties hereto modify the above-referenced

Note and/or Security Instrument and/or Attached Schedule A
as follows:
Correct Zip Code is 89460

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole
or in part of the Note and/or Security Instrument. Except as otherwise specifically provided in this
Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and
Lender will be bound by, and comply with, all of the terms and provisions of the Note, Security
Instrument, and Rider(s), as amended by this Agreement.

0562539

BK 1202 PG 14367

BORROWERS:

NEW CENTURY MORTGAGE CORPORATION
A CALIFORNIA CORPORATION

[Signature]

Dustin D. Cinciala

By:

[Signature]

Mills Landon, Br. Mgr.

By: _____

State of Nevada

County of Washoe

On December 23, 2002 before me Kirsten L. Donovan

personally appeared Dustin D. Cinciala and Mills Landon

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. Witness my hand and official seal.

[Signature: Kirsten L. Donovan]

Notary Public in and for the State of Nevada



(This area for official notarial seal)

State of _____

County of _____

On _____ before me _____

personally appeared _____ and _____

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. Witness my hand and official seal.

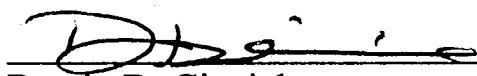
Notary Public in and for the State of _____

(This area for official notarial seal)

This instrument prepared by: _____

Schedule "A"

Borrowers Instructions
Closing Instructions
Title Instructions
Disbursement
Notice of Right to Cancel
Reg Z
Itemization of Amount Financed
HUD-1
Hazard Insurance and Authorization and Requirements
Impound Authorization
30 Day Letter
Occupancy Affidavit
W-9
Compliance Agreement/Borrower Certification
Flood Certification and Authorization
Servicing Disclosure



Dustin D. Cinciala

REQUESTED BY
FIRST CENTENNIAL TITLE CO.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC 31 PM 2:37

LINDA SLATER
RECORDER

\$16⁰⁰ PAID *KZ* DEPUTY

0562539

BK 1202 PG 14369