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Assessor's Parcel Number: 23-082-07

When Recorded Mail To:  
Greater Nevada Mortgage Services  
844 W. Nye Lane Suite 101  
Carson City, NV 89703

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## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 1st day of May  
~~xx~~ 2003, between David O. Porras and Mary L. Porras, Husband  
and Wife as Joint Tenants

("Borrower") and

Greater Nevada Credit Union

("Lender"), amends and

supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated  
February 2, 1999 and recorded in Book or Liber 0460885, at  
page(s) 2298, of the Bk. 0299 Records of

[Name of Records] Douglas [County and State, or other Jurisdiction]

and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real  
and personal property described in the Security Instrument and defined therein as the "Property," located at

2572 McKay Way, Minden Nevada 89423

[Property Address]

the real property described being set forth as follows:

LOT 32, AS SHOWN ON THE MAP OF PIONEER HEIGHTS SUBDIVISION  
UNIT NO. 1! FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER  
OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 13, 1961, AS  
DOCUMENT NO. 17360

A.P.N: 23-082-07

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows  
(notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of May 1st 2003, the amount payable under the Note and the Security  
Instrument (the "Unpaid Principal Balance") is U.S. \$98,821.63, consisting of the  
amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender.  
Interest will be charged on the Unpaid Principal Balance at the yearly rate of  
4.7500%, from May 1, ~~19~~ 2003. The Borrower  
promises to make monthly payments of principal and interest of U.S. \$968.24,  
beginning on the 1st day of May, ~~19~~ 2003, and continuing  
thereafter on the same day of each succeeding month until principal and interest are paid in full.  
If on March 1, 2014 (the "Maturity Date"), the Borrower still owes amounts under  
the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these  
amounts in full on the Maturity Date.

The Borrower will make such payments at

844 W. Nye Lane Suite 101, Carson City Nevada 89703  
or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest  
in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's  
prior written consent, the Lender may, at its option, require immediate payment in full of all sums  
secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The  
notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed

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within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
- 5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Kyle Rush (Seal)  
-Lender

David O. Porras (Seal)  
-Borrower

By: Kyle Rush

Mary L. Porras (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

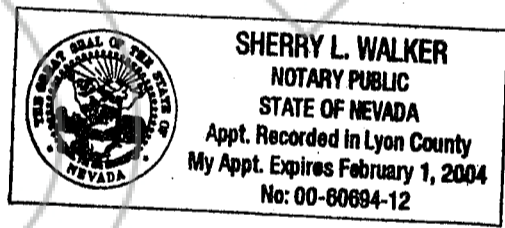
\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ [Space Below This Line For Acknowledgments] \_\_\_\_\_

State of Nevada  
County of Douglas

This instrument was acknowledged before me on 2 May 2003  
by, David O. Porras and Mary L. Porras.

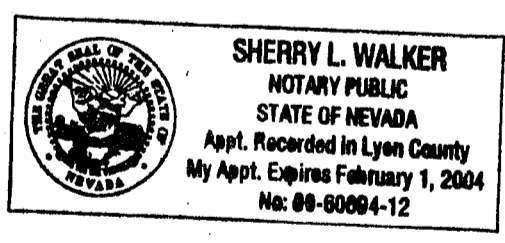
Sherry L. Walker  
Notary Public



State of Nevada  
County of Douglas

This instrument was acknowledged before me on 2 May 2003  
by, Kyle Rush.

Sherry L. Walker  
Notary Public



REQUESTED BY  
Greeter Nv Ch  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 MAY 15 PM 2:31

WERNER CHRISTEN  
RECORDER

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\$ 15.00 PAID Kj DEPUTY