

17-

AFTER RECORDING MAIL TO:

✓ **Placer Title Company**  
3925 Atherton Rd #100  
Rocklin, CA 95765

REQUESTED BY:  
*Placer Title Co.*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

SAFE CREDIT UNION

P.O. BOX 1057  
NORTH HIGHLANDS, CA 95660

2003 AUG -5 PM 2:40

WERNER CHRISTEN  
RECORDER

\$ 17.00 PAID Bl DEPUTY

17-58858 NCS

[Space Above This Line For Recording Data]

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

AP# 1323

**ACCOMODATION ONLY**

LN# 0598194721

This Loan Modification Agreement ("Agreement"), made this 11th day of July, 2003, between DIANA M. WALCOM, A MARRIED WOMAN AS HER SOLE AND, SEPARATE PROPERTY

This Document Filed for Recording by NATIONAL CLOSING SOLUTIONS as an ACCOMMODATION ONLY and has not been examined as to its execution or as to its affect upon the title

SAFE CREDIT UNION, A CALIFORNIA CORPORATION ("Borrower") and

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated MAY 6, 1998 and recorded in Book or Liber 0598, at page(s) 2071, of the DOUGLAS COUNTY

[Name of Records]

Records of DOUGLAS, Nevada

[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

1329 MUIR DRIVE, GARDNERVILLE  
[Property Address]

NV ~~89410~~ D.W.  
89460

the real property described being set forth as follows:

LOT 10, IN BLOCK E, AS SAID LOT AND BLOCK ARE SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 4, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 10, 1967, IN BOOK 1, PAGE 055, FILING NO. 35914. APN: 27-503-10

MULTISTATE LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument

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Initials: *D.W.*

ELF-852U (9705)

ELECTRONIC LASER FORMS, INC. - (800)521-0545

Form 3179 2/88

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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 JUNE 30, 2003, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$56,448.20 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 5.2500 %, from JUNE 30, 2003. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 338.42, beginning on the 1 day of AUGUST, 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on JUNE 1, 2028 (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 P.O. BOX 1057, NORTH HIGHLANDS, CA 95660 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 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

Initials: *J.W.*

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(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.

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

Diana M. Walcom (Seal)  
DIANA M. WALCOM -Borrower

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

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

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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

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

\_\_\_\_\_  
(Seal)  
SAFE CREDIT UNION -Lender

By: Yvette Llamas  
YVETTE LLAMAS  
LOAN SUPPORT SUPERVISOR

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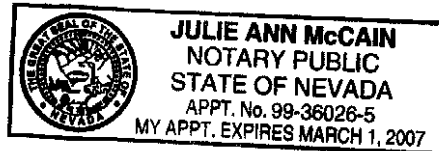
State of Nevada )  
County of Douglas ) ss.

On July 16, 2003, Diana M. Walcom, personally appeared before me, Julie Ann McCain, a notary public (or judge or other authorized person, as the case may be), duly commissioned and sworn, personally known (or proven to be the person whose name(s) is (are) subscribed to the foregoing instrument and who acknowledged that (s)he (they) executed the instrument.

IN WITNESS WHEREOF, I have executed this notary and affixed my official seal.

By: Julie Ann McCain  
Notary Public

My Commission Expires: March 1, 2007



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**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

State of California  
County of Sacramento } ss.

On 7/18/03, before me, Nicole M. Ammon, Notary Public  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")  
personally appeared Yvette Llamas  
Name(s) of Signer(s)

personally known to me  
 ~~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 the instrument.



Place Notary Seal Above

WITNESS my hand and official seal.  
Nicole M. Ammon  
Signature of Notary Public

**OPTIONAL**

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer**

Signer's Name: \_\_\_\_\_

- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_

**RIGHT THUMBPRINT OF SIGNER**

Top of thumb here

**0585475**

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