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REQUESTED BY  
U.S. Recording  
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DOUGLAS CO., NEVADA

2003 OCT -7 AM 11:28

WERNER CHRISTEN  
RECORDER

\$41.00 PAID 12 DEPUTY

APN # 1318-23-211-018

**Recording Requested by and Return to:**

Name US Recordings, Inc.

Address 2925 Country Drive Ste. 201

City/State/Zip St. Paul, MN 55117  
15914293

LOAN MODIFICATION AGREEMENT

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2  
(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

0592656

BK1003PG2858

LOAN MODIFICATION AGREEMENT  
LOAN# 2057169

This Loan Modification Agreement ("Agreement"), made this **29th day of July, 2003**, between **E. Annette Green, Trustee of the E. Annette Green Trust dated February 5, 1997** ("Borrower") and **State Farm Bank, F.S.B.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **August 21, 2002** and recorded in **Book 802 at page 8262** of the **County Records of Douglas** and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in Security Instrument and defined therein as of the "property", located at **146 Holly Lane, Zephyr Cove, NV 89448**.

The real property, described being set forth as follows: **Lot 74 Lake Village #2-E TAX ID 1318-23-211-018**.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (not with standing anything to the contrary contained in the note or Security Instrument):

1. As of **August 1, 2003** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. dollars **\$153,436.04**, 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 **5.875%**, from **August 1, 2003** The Borrower promises to make monthly payments of **principal and interest** of U.S. Dollars of **\$917.19 beginning on the 1<sup>st</sup> 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 **September 1, 2032** ("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 of the Maturity Date. The Borrower will make such payments at: **Payment Processing P.O. Box 6017, Indianapolis IN 46206-6017** 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 Lenders 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 of 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 provision are forever canceled, null and void as of the date specified in paragraph NO.1 ab
  - (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 any 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 provision thereof, as amended by this Agreement.

Return to:

15914293  
US Recordings, Inc.  
2925 Country Drive Ste 201  
St. Paul, MN 55117

0592656

BK 1003PG2859

Lender: (Seal)

**SEAL**

State Farm Bank, F.S.B.

*Michael W. Waldman*  
Michael W. Waldman

*Sandra Clauser*  
Witness

*E. Annette Green*  
Borrower: E. Annette Green, as an Individual

*E. Annette Green, Trustee*  
Borrower: E. Annette Green as Trustee of the E. Annette Green Trust, dated February 5, 1997

*Nancy Yeager*  
Witness

Witness



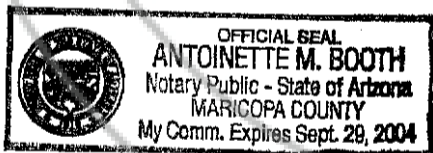
U15914293-010R03

LOAN MODIF AGREE  
REF# 20331893  
US Recordings

-----SPACE BELOW THIS LINE IS FOR ACKNOWLEDGEMENTS-----

State Of ~~Nevada~~ **ARIZONA**  
County of ~~Douglas~~, To Witness:  
**MARICOPA**

On August 26, 2003, before me,  
Personally appeared E. ANNETTE GREEN, 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 acknowledge 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.



*Antoinette M Booth*  
Notary Public

State of Indiana

SS.

County of Allen

On September 12, 2003 Before me personally came **MICHAEL W. WALDMAN** to me  
know who, being by me duly sworn, did depose and say that he reside(s) at Allen Count, Indiana.  
That he is officer of the State Farm Bank, S.F.B., The corporation described in and which executed  
that above instrument; That he know(s) the seal of said corporation; That is was so affixed by order  
of the Board of Directors of said Corporation and that we signed his name thereto by like authority

*Lisa L. Mann*  
Notary Public

LISA L. MANN, Notary Public  
State of Indiana

My Commission Expires 6-21-10  
A Resident of Wells County



Prepared ~~and when recorded please return to:~~  
State Farm Bank, F.S.B.  
C/O Sandra Clauser  
7500 W. Jefferson Blvd.  
Fort Wayne, IN 46804

BK 1003PG2860 0592656