

REQUESTED BY
New Century mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 OCT 27 AM 10:01

WERNER CHRISTEN
RECORDER

\$16 PAID *KZ* DEPUTY

When recorded, mail to:

✓ NEW CENTURY MORTGAGE CORPORATION
210 COMMERCE, 1ST FLOOR
Irvine, CA 92602
Attn: Cristina Salas

Space above this line for recorder's use

Loan Number: 0000765839

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on December 31, 2002 by and between NEW CENTURY MORTGAGE CORPORATION herein designated as the ("LENDER") and DEANNA SHIVERS ("Borrower(s)"). WHEREAS, LENDER is the holder of a certain Promissory Note executed by Borrower(s) in the initial principal amount of \$110,000.00, dated DECEMBER 26, 2002, ("Note") which is secured by a Mortgage (the "Security Instrument") dated DECEMBER 26, 2002 recorded in the Office of the County Recorder of DOUGLAS County, NEVADA as Instrument Number 0562920 on 01-06-03 in book 0103, page 1479 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 ALL LOAN DOCUMENTS as follows:

THE PROPERTY ADDRESS IS HEREBY MODIFIED TO READ AS:
698 BLUEROCK ROAD, GARDNERVILLE, NEVADA 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.

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BK 1003 PG 3296

BORROWER(S):

NEW CENTURY MORTGAGE CORPORATION
A CALIFORNIA CORPORATION

Loan Number: 0000765839

Deanna L. Shivers
DEANNA SHIVERS

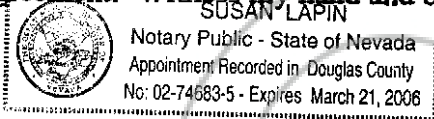
By: Magda Villanueva
MAGDA VILLANUEVA
AVP SHIPPING MANAGER

Notary Section (To Be Completed by Notary Public)

State of Nevada
County of Douglas

On January 4, 2003 before me Susan Lapin (Notary Public)
personally appeared Deanna Shivers 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.



Susan Lapin
Notary Public in and for the State of Nevada

(This area for official notorial seal)

State of _____
County of _____

On _____ before me _____ (Notary Public)
personally appeared _____ 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 notorial seal)
This instrument prepared by:

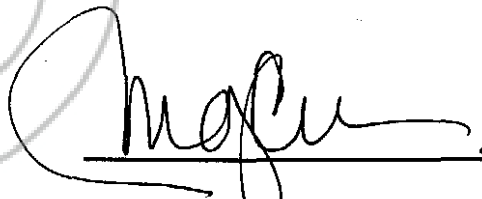
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**CALIFORNIA ALL-PURPOSE
ACKNOWLEDGEMENT**

STATE OF CALIFORNIA
COUNTY OF ORANGE

On **July 21, 2003** before me the undersigned **Marisa G. Carrasco**,
A Notary Public in and for Orange County and the State of California,
personally appeared **Magda Villanueva, A.V.P./ Shipping Manager of
New Century Mortgage Corporation**, who proved to me on the basis of
satisfactory evidence to be the persons whose names are subscribed to the
within instrument and acknowledged to me that their authorized capacities,
and that by their signatures on the instrument the persons, or the entity upon
behalf of which the persons acted, executed the instrument.

Witness my hand and official seal



Signature of Notary Public



Marisa G. Carrasco
COMMISSION # 1405482
COMMISSION EXPIRES:
March 15, 2007

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