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Assessor's Parcel Number: 1220-12-110-003

Recording Requested By:

✓ Name: Custom Title Solutions

Address: 2550 N. Redhill Ave.

City/State/Zip Santa Ana, CA 92705

Real Property Transfer Tax:                     

REQUESTED BY  
Custom Title Solutions  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 NOV 12 AM 11:29

WERNER CHRISTEN  
RECORDER

\$40<sup>00</sup> PAID Ka DEPUTY

Modification Agreement To Note / Deed of Trust  
(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 legibly hand printed.*

C:\bc docs\Cover page for recording

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APN #: 1220-12-110-003  
THIS INSTRUMENT PREPARED BY:  
Charles F Mastin PTX 137  
6400 Legacy Drive, Plano, TX 75024

After recording return to:  
Custom Title Solutions  
2550 N. Red Hill Avenue  
Santa Ana, CA 92705  
800-756-3524 ext. 5913

THIS DOCUMENT IS FILED FOR  
RECORD BY FIDELITY NATIONAL  
TITLE INS. CO. AS AN ACCOMMODATION  
ONLY. IT HAS NOT BEEN EXAMINED  
AS TO ITS EXECUTION OR AS TO ITS  
EFFECT UPON THE TITLE.

LOAN NUMBER: 21020684

ASSESSOR PARCEL NUMBER: 1220-12-110-003

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO NOTE / DEED OF TRUST**

This Modification Agreement (the "Agreement") is made as of **July 14, 2003**, between **JOHN CURRY and TERRY CURRY**, and Mortgage Electronic Registration Systems, Inc., as nominee of Countrywide Home Loans, Inc. ("Countrywide"), and amends and supplements that certain Note and that certain Deed of Trust dated **October 10, 2002**, and recorded **October 16, 2002**, as Document No. **0555028**, in Book **1002**, Page **07022**, in the Official Records of Douglas County, Nevada (the "Security Instrument"), and covering the real property with a common street address of: **1887 CROCKETT LANE, GARDNERVILLE, NEVADA 89410-9410**, but more specifically described as follows:

**Parcel 3-A as set forth on Parcel Map LDA 98-080 Alton A & Susan L Anker and Harry and Billie Tedsen, filed For record in the Office of the Douglas County Recorder on April 14, 1999, in Book 499, Page 2745, as Document No. 465698 of Official Records.**

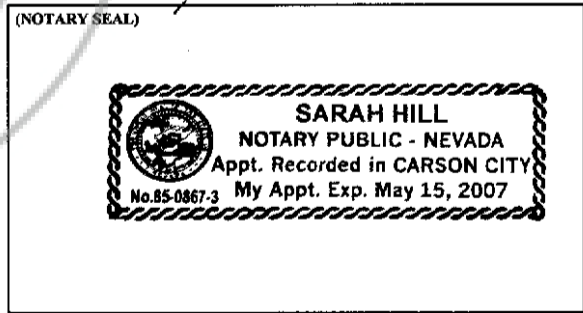
- The terms of the Note and Security Instrument are hereby amended and modified as follows:
  - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
  - b. commencing on **August 1, 2003**, the interest on my Note shall be **5.750** percent per annum.
  - c. commencing on **September 1, 2003**, my regular monthly principal and interest payment under the Note shall be **\$1,754.80**.
  - d. the Construction Completion Date is: **June 17, 2003**.
  - e. the new Promissory Note Maturity Date is: **August 1, 2033**.
  - f. the new first Interest Rate Change Date on the adjustable loan is:
- Borrower consents to Lender attaching this Agreement to the Note itself.
- All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

*John Curry*  
JOHN CURRY

*Terry Curry*  
TERRY CURRY

Notary Acknowledgement for Borrowers  
State of Nevada  
County of Carson City  
On July 23, 2003, before me, the undersigned Notary Public, personally appeared JOHN CURRY and TERRY CURRY, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.  
WITNESS MY HAND AND OFFICIAL SEAL



Notary Public *Sarah Hill*  
Sarah Hill  
My Commission Expires 5/15/07

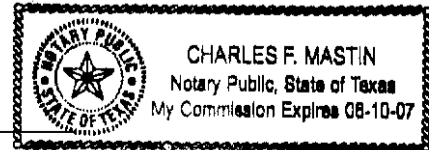
PLEASE DO NOT WRITE BELOW COUNTRYWIDE LOGO

LENDER  
Notary Acknowledgement for Lender  
State of Texas  
County of Collin

BY *Lawrence M Brown*  
Lawrence M Brown, Vice President,  
Mortgage Electronic Registration Systems, Inc.

On July 25, 2003, before me, the undersigned Notary Public, personally appeared Lawrence M Brown, Vice President, Mortgage Electronic Registration Systems, Inc., A Delaware Corporation, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL  
Charles F Mastin, Notary Public *Charles F Mastin*



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