

REQUESTED BY  
**Stewart Title of Douglas County**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2003 DEC -2 AM 10: 25

WERNER CHRISTEN  
RECORDER

SL<sup>00</sup> PAID *Kg* DEPUTY

**RECORDING REQUESTED BY**

**WHEN RECORDED MAIL TO**

Wells Fargo Bank, N. A.  
Attn: Doc. Management MAC B6955-011  
PO Box 31557  
Billings, MT 59107-1557

*030203703*

Loan No. 451-451-7160607-0001 PL

## **MODIFICATION OF AGREEMENT**

**(INDEX AS A MODIFICATION OF DEED OF TRUST/MORTGAGE)**

THIS AGREEMENT made this Friday, November 21, 2003 by WELLS FARGO BANK, N.A. FKA WELLS FARGO BANK WEST, N. A. ("Lender"), and Candice S Rohr, An Unmarried Woman ("Borrower"). Borrower previously executed a revolving Credit Agreement ("Credit Agreement") dated April 02, 2002 with a credit limit in the amount of \$46,250.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated April 02, 2002, for the use and benefit of Lender, which was recorded on April 18, 2002 as DOCUMENT NO. 0539893 BK 0402, PG 05535 of the official records in the Office of the Recorder of Douglas County, State of NV.

As of the date of this agreement, Lender and Borrower acknowledge that the outstanding principal balance under the Credit Agreement and secured by the Security Agreement is \$40,100.00 and that the accrued, unpaid interest under the Credit Agreement and secured by the Security Agreement is \$108.57. Additional interest shall continue to accrue on the outstanding principal balance from the next calendar day following November 21, 2003 at the rate of \$6.03 per diem until paid.

For good and valuable consideration, Lender and Borrower agree to modify and/or supplement the terms of the Credit Agreement and Security Agreement, including any subsequent amendments, modifications and/or extensions, as follows:

To change the Borrower's credit limit under the above referenced Credit Agreement from \$46,250.00 to \$25,000.00.

Lender and Borrower acknowledge and agree that the Security Agreement secures the payment of any and all amounts due or to become due under the Credit Agreement, as hereby modified.

By executing this Revision Agreement ("Agreement"), Lender in no way is obligated to grant subsequent extensions of the maturity date or to renew, refinance, modify, amend, alter or change in any way the terms of the Credit Agreement or Security Agreement.

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Agreement or Security Agreement in any of the Documents refer to the Credit Agreement or Security Agreement as amended, modified and/or extended by this Agreement.

Borrower agrees to pay all costs and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

The Agreement is effective as of the date first written above.

BORROWER:



Candice S. Rohr  
Candice S Rohr

STATE OF: Nevada )SS  
COUNTY OF: Douglas )

See attached

On 12-1-03 before me the undersigned, a Notary Public in and for said state personally appeared, Candice S. Rohr, 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.

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

Paula Luttrell  
Notary Public in and for said County and State



LENDER:

WELLS FARGO BANK, N.A. FKA WELLS FARGO

BANK WEST, N. A.

BY:

Aaron Rogers  
Aaron Rogers, Operations Manager

STATE OF: OREGON )SS  
COUNTY OF: WASHINGTON )

On November 21, 2003 before me the undersigned, a Notary Public in and for said state personally appeared, Aaron Rogers, Operations Manager, 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

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STATE OF Nevada }  
COUNTY OF Douglas } SS.



This instrument was acknowledged before me on 12-1-03, by  
Candice S. Rohr

WITNESS my hand and official seal.

Signature Dena Reed

COPY

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