

1258604

When Recorded, Mail to:

First Republic Bank
101 Pine Street
San Francisco, CA 94111

ATTN: Loan Servicing Department
RE: Loan Number 60-066473-0

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 DEC 31 PM 12:45

WERNER CHRISTEN
RECORDER

\$ 17.00 PAID KY DEPUTY

**MODIFICATION OF DEED OF TRUST/MORTGAGE AND EQUITY SECURED LINE
OF CREDIT AGREEMENT AND FEDERAL TRUTH-IN-LENDING DISCLOSURE**

WHEREAS Thomas H. Tornga and Nancy T. Tornga, Trustees of the Tornga
1998, dated September 11, 1998

("Borrower") executed and delivered to First Republic Bank ("Lender"), a certain Agreement in
the sum of \$ 100,000.00, signed 7/16/03, (the "Agreement"). Whereas said Agreement is
secured by a 2ND trust deed/mortgage dated 7/10/03, recorded on 7/22/03,
in Book/Reel 07C3, Page 9982, and/or as Instrument no. 584006
Official Records of DOUGLAS County on certain real property more commonly described as:
1285 Lincoln Park Circle, Zephyr Cove, NV 89448
(the "Deed of Trust/Mortgage"); and

WHEREAS, the Borrower and Lender now desire to change and modify the terms of said Agreement and
Deed of Trust/Mortgage; and

NOW, THEREFORE, in consideration of the mutual covenants contained herein, Borrower(s) and Lender
agree as follows:

- Your Credit Limit is hereby increased by \$ 100,000.00 from the current Credit
Limit of \$ 100,000.00 to \$ 200,000.00.
- This is not a novation and it is expressly agreed by all parties hereto that none of the clauses,
terms or conditions contained in said Agreement and in the Deed of Trust/Mortgage securing said
Agreement, or in any amendment, modification, or rider of said Deed of Trust/Mortgage are or
shall be changed, altered or modified in any way except as herein set forth.

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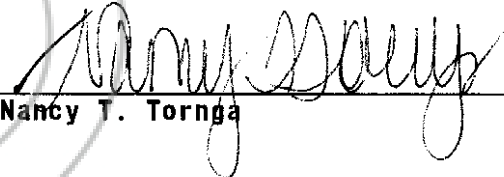
3. This Modification constitutes the entire agreement of the Borrower and Lender with respect to the matters addressed in this Modification and this Modification supersedes, all negotiations and discussions between the borrower and Lender prior to the execution of this Modification with respect to the matters addressed in this Modification.
4. This Modification may only be modified by another agreement in writing, and shall be governed by the laws of the State of Nevada.

The financial statement I submitted to First Republic includes all my direct and indirect liabilities and all contingent liabilities as of the funding of this loan.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED:

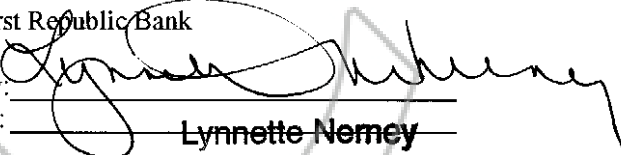
The Tornga 1998 Trust, dated September 11, 1998

 (Seal)  (Seal)
Thomas H. Tornga, Trustee Borrower Nancy T. Tornga, Trustee Borrower

 (Seal)  (Seal)
Thomas H. Tornga Borrower Nancy T. Tornga Borrower

Lender:

First Republic Bank

By: 
 Its: Lynnette Nemej

...anager

[Sign Original Only]

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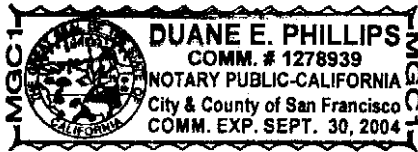
BK1203PG13960

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California }
County of San Francisco } ss.

On 12-26-03 before me, Duane E. Phillips Notary Public
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared Thomas H. Tornga and Wancyl Tornga
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.

WITNESS my hand and official seal.

[Signature]
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

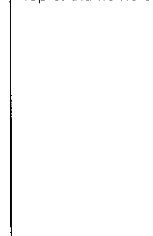
Signer's Name: _____

- 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



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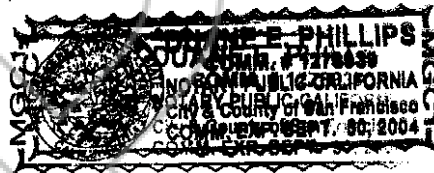
STATE OF CALIFORNIA

COUNTY OF SAN FRANCISCO

On _____ before me, _____

personally appeared _____
 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 the instrument.

WITNESS my hand and official seal.



Signature _____ (Seal)

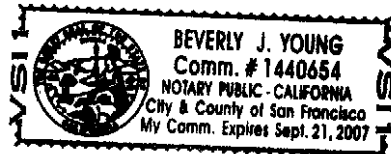
STATE OF California

COUNTY OF San Francisco

On December 14, 2003 before me, Beverly J. Young

personally appeared Lynnette Heaney
 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 the instrument.

WITNESS my hand and official seal.



Signature Beverly J. Young (Seal)