REQUESTED BY

MARQUIS TITLE & ESCROW

IM OFFICIAL RECO DOMELAS COLLIF

2004 MAR 29 PM 4: 01

WERNER CHRISTEN RECORDER

PAID BY DEPUTY

APN: 1220-15-511-015

When recorded, mail to:

Argent Mortgage Company, LLC One City Boulevard West Orange, CA 92868

Loan Number: 0057141970 - 9504

Space Above This Line For Recorder's Use

MODIFICATION AGREEMENT

This agreement made on March 22, 2004, by and between Argent Mortgage Company, LLC herein designated as the BENEFICIARY and NEIL C. BAIN and SANDRA L. BAIN, Husband and Wife, As

WHEREAS, BENEFICIARY is the holder of a certain promissory Note executed by Borrower(s) in the total amount of \$ 300,000.00 , dated March 22, 2004 , which Note is secured by Deed of Trust dated March 22, 2004 recorded in the Office of the County Recorder of DOUGLAS County, as Instrument Number, on of official records of said County.

NOW THEREFORE, for value received, the parties hereto modify the above referenced X Note and/or X Deed of Trust and/or X ALL OTHER DOCUMENTS

THIS MODIFICATION AGREEMENT IS BEING EXECUTED TO CORRECT THE ADDRESS TO READ 956 FAIRWAY DRIVE, GARDNERVILLE, NV 89460.

Nothing herein contained in any manner whatsoever, alter, amend, modify or changed any other terms or conditions of the above referenced X Note and/or X Deed of Trust and/or X ALL DOCUMENTS except as to the Modification described above, nor shall any of the rights of the BENEFICIARY thereunder be specifically prejudiced by reason of this modification; all rights of the beneficiary shall be and shall remain in full force as though the Modification has been originally specified in the original Note and/or Deed of Trust.

BORROWERS

NEIL C. BAIN

State of Nevada County of Dongla

3125/04 On

, before me

SUSAN LAPIN Notary Public - State of Nevada Appointment Recorded in Douglas County No: 02-74683-5 - Expires March 21, 2006

, personally appeared

Neil C. Bain and Smala L. Bain 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 , personally known to me (or 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.

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