

A Portion of APN: 1319-22-000-003
Interval #17-004-04-01 (0100404A)

2004 APR 29 AM 11:12

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.

WERNER CHRISTEN
RECORDER

\$ 16.00 PAID BC DEPUTY

STEWART TITLE OF DOUGLAS COUNTY

When Recorded Mail To:

Walley's Partners Limited Partnership
P.O. Box 158
Genoa, NV 89411

Loan Modification Agreement

This Loan Modification Agreement ("Agreement"), made this 19th day of February, 2004 between Richard H. Reckling and Debi A. Reckling, husband and wife as joint tenants with right of survivorship ("Borrower") and Walley's Partners Limited Partnership, a Nevada Limited Partnership ("Lender"), amends and supplements (1) that certain Short Form Deed of Trust and Assignment of Rents, dated November 10, 2000 and recorded November 17, 2000 in Book 1100, at Page 3411, as Document Number 503510 of the records of the Douglas County, Nevada Recorder's office ("Deed of Trust"), which encumbers the real and personal property described in the Deed of Trust and defined therein as the "Property", located at 2001 Foothill Road, Genoa, Nevada, described on Exhibit A attached thereto and incorporated therein and (2) that Promissory Note secured by Deed of Trust and Assignment of Rents executed by the Borrower and payable to the Lender dated the same date as the Deed of Trust ("Note").

In consideration of mutual promises and agreements exchanged for the purpose of curing the Borrower's default under said Note and Deed of Trust, the parties hereto agree to amend the Note and Deed of Trust as follows (to the Deed of Trust):

1. As of April 17, 2004:
 - (a) The principal amount payable under the Note (the "Unpaid Principal") will be \$10,509.41;
 - (b) The delinquent interest will be \$1,021.96 (the "Unpaid Interest"); and
 - (c) The outstanding Accounting Service Charge under the Note will be \$40.00, ("Unpaid Service Charge").

Unpaid Principal, Unpaid Interest and Unpaid Service Charge are collectively referred to herein as the "Unpaid Balance."

2. The Borrower promises to pay the Unpaid Balance to the Lender as follows:
 - (a) Beginning March 17, 2004, interest on the Unpaid Balance shall accrue at the rate of fourteen point nine five percent (14.95%) per annum; and
 - (b) The Borrower shall make monthly payments to the Lender of principal and interest in the amount of \$202.17 beginning on April 17, 2004 and continuing thereafter on the same day of each succeeding month until May 17, 2011 ("Maturity Date") on which date all outstanding sums due under the Note or Deed of Trust shall be due and payable; and

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(c) All payments by the Borrower under the Note shall be made to P. O. Box 3187, Grand Rapids, MI 49501 or such other address as the Lender may notify the Borrower from time to time in writing.

3. In addition to the payments noted above the Borrower shall continue to pay a servicing fee of \$5.00 per month as set forth in the Note.

4. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Deed of Trust. Except as otherwise specifically provided in this Agreement, the Note and Deed of Trust will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof.

5. The terms and provisions of this Agreement are confidential between the Borrower and the Lender or those acting as an agent for the Lender. Failure to maintain confidentiality of the terms and provisions of this Agreement by the Borrower will constitute breach of this Agreement and the Lender may pursue any rights and remedies as permitted by law.

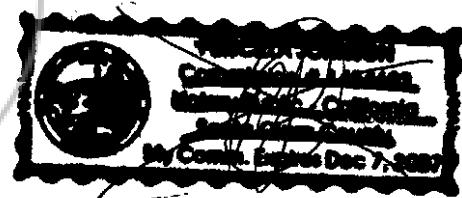
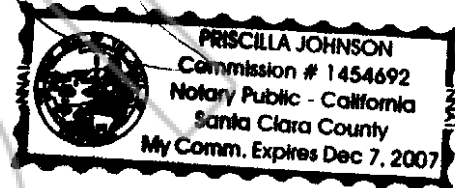
IN WITNESS WHEREOF, the undersigned have executed this Amendment effective as of the date noted above.

Richard H. Reckling
Richard H. Reckling (Borrower)

Debi A. Reckling
Debi A. Reckling (Borrower)

Walley's Partners Limited Partnership
a Nevada Limited Partnership

By: David G. Hyman
David G. Hyman, Authorized Agent



STATE OF California)
COUNTY OF Santa Clara) SS

On this 27 day of March, 2004 before me a Notary Public, personally appeared Richard H. Reckling and Debi A. Reckling, known to me to be the person(s) whose name(s) is/are subscribed to the above instrument, who acknowledged that he/she/they executed the above instrument.

Priscilla Johnson
Notary Public

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STEWART TITLE OF DOUGLAS COUNTY

STATE OF NEVADA

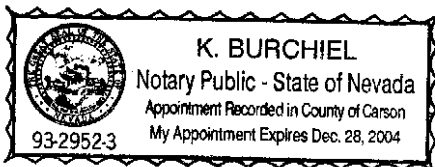
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) SS
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COUNTY OF DOUGLAS

On this 22 day of April, 2004 before me a Notary Public, personally appeared David G. Hyman, who is the Authorized Agent of Walley's Partners Limited Partnership, known to me to be the person whose name is subscribed to the above instrument, who acknowledged that he executed the above instrument on behalf of said partnership, and acknowledged to me that he executed the same for the purposes therein stated.

K. Burchiel

Notary Public



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STEWART TITLE OF DOUGLAS COUNTY