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2004 NOV 17 PM 2:38

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St. Paul, MN 55117

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: 9/29/2004	4325 17th Ave SW
Note Date: 5/6/2003	Fargo, ND 58103
Maturity Date: 6/15/2028	
Account Number: 0003000155300	
Original Credit Limit: \$84,000.00	
New Credit Limit: \$94,000.00	
Borrowers: Michael D. Paulson and Michelle L. Runtzel	<i>AKA Michelle Runtzel</i>
The Deed of Trust is described on Exhibit A to this Modification.	
The Grantors are also listed on Exhibit A.	

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The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The Deed of Trust Property and other information about the Deed of Trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$84,000.00 of indebtedness originally secured by the Deed of Trust, plus \$10,000.00 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

X Michael D Paulson 10/25/04
Michael D. Paulson Date

X Michelle L. Runtzel 10/25/04
Michelle L. Runtzel AKA Michelle Runtzel Date

Date

Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.

State of California)
ss.

County of El Dorado)

On this 25 day of October, 2004
before me, a notary public, personally appeared

Michael D Paulson
Michelle L. Runtzel AKA Michelle Runtzel

known or identified to me 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.

Kathleen V. Barela
Notary Public
My commission expires August 30, 2007

NV-0017483



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BK1104PG08602

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A

Deed of Trust - a deed of trust signed, dated and recorded as shown.

Grantors: MICHAEL D PAULSON AND MICHELLE L. RUNTZEL AKA
MICHELLE RUNTZEL Single

Trustee: U.S. Bank Trust Company, National Association

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 05/06/03

Deed of Trust Recording Date: 06/04/03

Recording Office: Douglas County Recorder

Deed of Trust Recording Information: DOCUMENT 0578838 BOOK 0603 PAGE 01463-01468

Legal Description of Property:

LOT 6, OF KINGSBURY ACRES NO. 2 ACCORDING TO THE OFFICIAL MAP
RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY,
STATE OF NEVADA APRIL 18, 1987 IN BOOK 1 OF MAPS AS DOCUMENT NO.
35997.

Parcel ID: 131918213006

Property Address: 106 Vesper Court
Statline, NV 89449

This instrument drafted by:
U.S. Bank National Association ND
Attn: Joe Berenz 920-426-7937
1850 Osborne Ave
Oshkosh, WI 54902

Certificate No. (Torrens Only):



U22188465-01FB04

DOT MODIFICATION
LOAN# 3000155300
US Recordings

Mail Tax Statements to:
Michael D Paulson And Michelle L. R
106 Vesper Court
Statline, NV 89449

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