

16-

REQUESTED BY  
*World Savings Bank*  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

RECORDING REQUESTED BY AND  
WHEN RECORDED RETURN TO:

2004 NOV 22 AM 8:16

WERNER CHRISTEN  
RECORDER

*s/16* PAID *KA* DEPUTY

✓ World Savings Bank, FSB,  
A Federal Savings Bank  
4101 Wiseman Blvd T6J8  
San Antonio, TX 78251  
Attn: Loan Modifications

Loan Number: 0024185951

**MEMORANDUM OF MODIFICATION AGREEMENT**

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated **August 17, 2004**, executed by **Daniel H Spano** ("Borrower"), for the benefit of **World Savings Bank, FSB, A Federal Savings Bank** ("Lender"), encumbering certain property located at **1419 Berry Lane, Gardnerville, NV 89460** in the County of **Douglas**, State of **Nevada**, more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument is recorded as Instrument/Document No: **0622285**. The Security Instrument secures that certain Note of the same date in the original principal amount of **\$168,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **September 20, 2004** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the margin used to calculate the adjustable interest rate, adding a prepayment feature to the Note, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this 4 day of OCTOBER.

Borrower(s):

*Daniel H Spano*  
Daniel H Spano

Lender:

World Savings Bank, FSB, A  
Federal Savings Bank

By: *Paula Chin*  
Paula Chin  
Vice President

(Attach Notary Acknowledgments)

**RECEIVED**

OCT 08 2004

LN. SER. DEPT

0629990

BK 1104 PG 10088

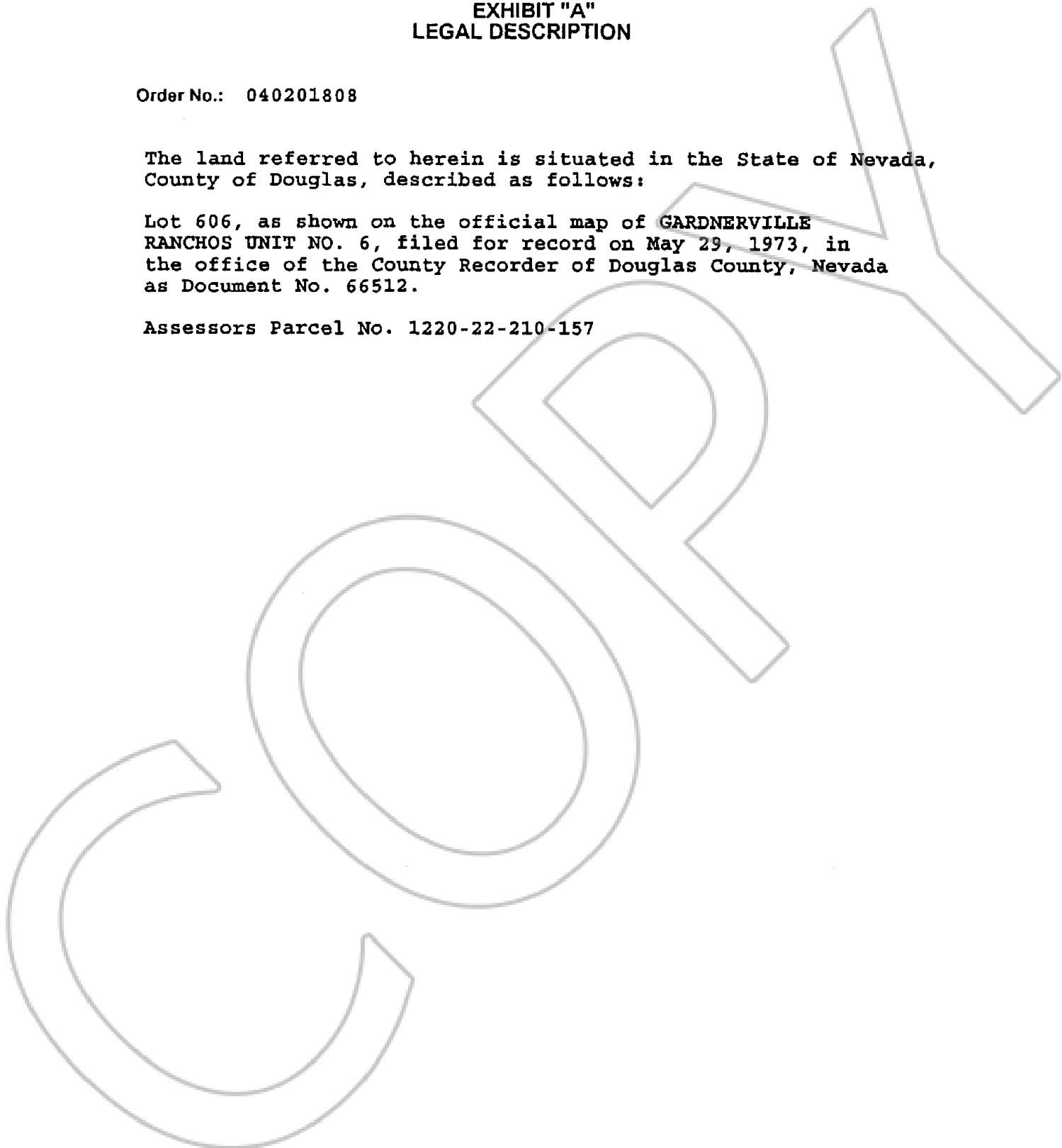
**EXHIBIT "A"  
LEGAL DESCRIPTION**

Order No.: 040201808

The land referred to herein is situated in the State of Nevada,  
County of Douglas, described as follows:

Lot 606, as shown on the official map of GARDNERVILLE  
RANCHOS UNIT NO. 6, filed for record on May 29, 1973, in  
the office of the County Recorder of Douglas County, Nevada  
as Document No. 66512.

Assessors Parcel No. 1220-22-210-157



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**NEVADA ACKNOWLEDGMENT**

State of Nevada

County of Douglas

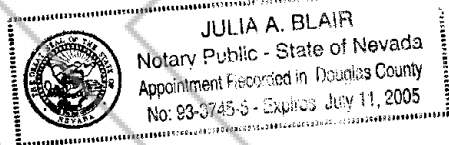
On Oct. 4, 2004 before me Julia A. Blair  
personally appeared Daniel H. Spano, personally known to me (or  
proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same  
in 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 Julia A. Blair  
Notary Public in and for said County and State

WITNESS(ES):

\_\_\_\_\_  
\_\_\_\_\_



State of Texas  
County of Bexar  
On this 12 Day of November  
2004 before me, the undersigned  
notary public, personally appeared  
Paula Chin, known to  
me to be the person(s) whose  
name(s) is/are subscribed to the  
within instrument and acknowledged  
that he/she executed the same  
for the purposes therein contained.

[Signature]  
Notary Public

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