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WERNER CHRISTEN
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APN # 1318-10-310-008

Recording Requested by &
When Recorded Return to:
U.S. Recordings, Inc.
2925 Country Dr., Ste 201
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:

22089079

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: 9/29/2004	4325 17th Ave SW
Note Date: 10/16/2002	Fargo, ND 58103
Maturity Date: 10/15/2027	
Account Number: 0003000090100	
Original Credit Limit: \$200,000.00	
New Credit Limit: \$213,500.00	
Borrowers: Donald M. Schulz and Kathleen E. Schulz	

The Deed of Trust is described on Exhibit A to this Modification.
The Grantors are also listed on Exhibit A.

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 \$200,000.00 of indebtedness originally secured by the Deed of Trust, plus \$13,500.00 in additional indebtedness secured by this Modification.

5771030-0013750-NV-0059071

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Borrowers and Grantors:

X Donald M. Schulz _____ 10/13/2004
Donald M. Schulz _____ Date

X Kathleen E. Schulz _____ 10/13/2004
Kathleen E. Schulz _____ 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 Nevada _____)
ss.

County of Carson _____)

On this 13th day of October, 2004
before me, a notary public, personally appeared

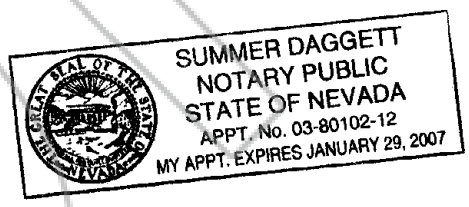
Donald M. Schulz and
Kathleen E. Schulz

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.

Summer Daggett
Notary Public

My commission expires 1-29-2007

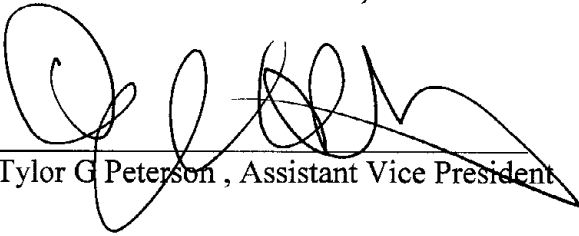
NV-0017480



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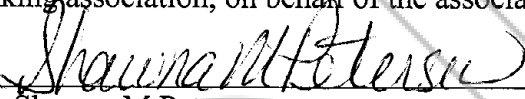
U.S. Bank National Association, ND

Signature: 
Tylor G Peterson, Assistant Vice President

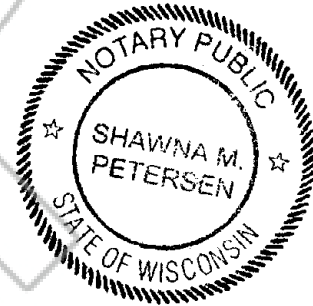
State of Wisconsin)

County of Winnebago) ss

This instrument was acknowledged before me on the 6th day of November 2004
by Tylor G Peterson, an Assistant Vice President of U.S. Bank National Association, ND,
a national banking association, on behalf of the association.

Notary Public 
Shawna M Petersen

My commission expires: 10-07-07



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

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

Grantors: DONALD M SCHULZ AND KATHLEEN E SCHULZ

Trustee: U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 10/16/02

Deed of Trust Recording Date: 11/04/02

Recording Office: Douglas County Recorder

Deed of Trust Recording Information: DOC NO. 0556674 BOOK 1102 PAGE 00932-00937

Legal Description of Property:

LOT 3, IN BLOCK F, AS SHOWN ON THE AMENDED MAP OF ZEPHYR COVE PROPERTIES, INC. FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON AUGUST 5,1929

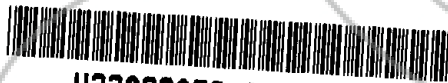
Parcel ID: 131810310008

Property Address: 7150 Linclon Hwy
Zephyr Cove, NV 89448

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):

Mail Tax Statements to:
Donald M Schulz And Kathleen E Schulz
7150 Linclon Hwy
Zephyr Cove, NV 89448



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DOT MODIFICATION
LOAN# 300000100
US Recordings

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