

OFFICIAL RECORD

Requested By:
FIRST AMERICAN TITLE
INSURANCE CO
Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00
BK-0305 PG-10428 RPIT: 0.00



Assessor Parcel No(s): *B18-23-510-010*

6100180727

RECORDATION

REQUESTED BY:
HARRIS BANK
NAPERVILLE
503 N
WASHINGTON ST.
503 N.
WASHINGTON ST.
P.O. BOX 3027
NAPERVILLE, IL
60566

mail tax statements to:
WHEN RECORDED MAIL

TO:
Harris Bank
Consumer Lending
Center
3800 Golf Road Suite
300
P.O. Box 5041
Rolling Meadows, IL
60008

801-2163737

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

6769874

THIS MODIFICATION OF DEED OF TRUST dated February 18, 2005, is made and executed between David Anderson and Nina Anderson, **HUSBAND AND WIFE, AS JOINT TENANTS** ("Grantor") and **HARRIS BANK NAPERVILLE, 503 N WASHINGTON ST., 503 N. WASHINGTON ST., P.O. BOX 3027, NAPERVILLE, IL 60566** ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated September 30, 2004 (the "Deed of Trust") which has been recorded in Douglas County, State of Nevada, as follows:

RECORDED NOVEMBER 30, 2004 AS DOCUMENT NUMBER 0628477.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in Douglas County, State of Nevada:

LOT 24, IN BLOCK A, OF TERRACE VIEW HEIGHTS SUBDIVISION, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 10, 1964, AS DOCUMENT NO. 25806.

The Real Property or its address is commonly known as 357 Mackay Court, Stateline, NV

**MODIFICATION OF DEED OF TRUST
(Continued)**

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89449. The Real Property tax identification number is 1318-23-510-010

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

THE HARRIS HOME EQUITY LINE 10 YEAR PLAN AS DESCRIBED IN THE DEED OF TRUST ABOVE, WITH AN ORIGINAL CREDIT LIMIT OF \$1,200,000.00 IS HEREBY MODIFIED AND INCREASED TO A NEW CREDIT LIMIT OF \$1,500,000.00 SUBJECT TO AN INDEX RATE OF WALL STREET JOURNAL PRIME RATE MINUS 3/4 %.


CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED FEBRUARY 18, 2005.

GRANTOR:

X 

David Anderson

x 

Nina Anderson

MODIFICATION OF DEED OF TRUST

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LENDER:

HARRIS BANK NAPERVILLE

X *Quinn Bruner*
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)

) SS

COUNTY OF Will)

This instrument was acknowledged before me on February 18, 2005 by David Anderson and Nina Anderson.

NOTARIAL SEAL
SUSAN A. WEAVER
Notary Public, State of Illinois
COUNTY OF WILL
My Commission Expires 04-04-08

(Seal, if any)

[Signature]

(Signature of notarial officer)

Notary Public in and for State of IL

MODIFICATION OF DEED OF TRUST
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL

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) SS
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COUNTY OF Will

This instrument was acknowledged before me on FEBRUARY 18, 2005 by JULIA PEASEY as designated agent of HARRIS BANK

"OFFICIAL SEAL"
SUSAN SPINKA
Notary Public, State of Illinois
COUNTY OF WILL
My Commission Expires 04-04-08

[Signature]
(Signature of notarial officer)

Notary Public in and for State of IL

(Seal, if any)

