

DOC # 0640553
03/31/2005 03:01 PM Deputy: BC
OFFICIAL RECORD
Requested By:
STEWART TITLE

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0305 PG-14676 RPTT: 0.00



A.P.N.: 1220-21-510-131
Recording Requested by: LSI
When Recorded Mail to:
Attn: Custom Title Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705
800-756-3524

Loan Number: 0025504978
CRS# 1193793

Modification Agreement

This document is recorded as an
ACCOMMODATION ONLY and
without liability for this consideration
therefore, or as to the validity or
sufficiency of said instrument, or for
the effect of such recording on the
title of the property involved.

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

World Savings Bank
Attn: ELOC Department, T6B9
4101 Wiseman Blvd
San Antonio, TX 78251

1193793
Equity Account Number: 0025504978

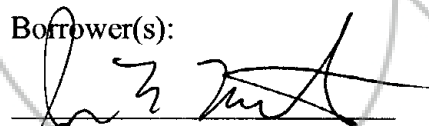
MEMORANDUM OF MODIFICATION AGREEMENT
Equity Line of Credit, Credit Limit Increase

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 **June 2, 2004**, executed by **Joseph M. Marston** ("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at **1315 Honeybee 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 was recorded on **July 8, 2004** in the official records as Instrument/Document No. **0618166 Bk 0704 Pg 02696**. The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$9,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **March 16, 2005** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$14,000.00**, 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 18 day of March, 05.

Borrower(s):


Joseph M. Marston

Lender:

World Savings Bank, FSB

By: 

~~Notary Gonzales~~ **Tara Nesthus**
~~Assistant Vice President~~ **Secretary**

Attach Notary's Acknowledgment(s):

MAR 21 2005

NEVADA ACKNOWLEDGMENT

State of Nevada

County of Lyon

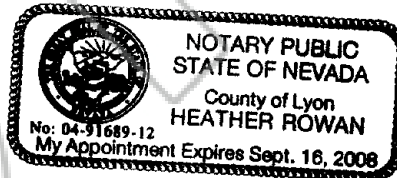
On March 18, 2005, before me Heather Rowan
(Date) (Notary Name)

personally appeared **Joseph M. Marston**, 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.

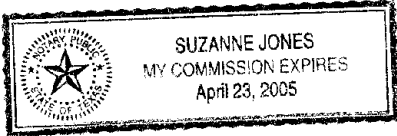
WITNESS my hand and official seal.

Signature Heather Rowan in and for the county of Lyon and State of Nevada.
Notary Public in and for said County and State

WITNESS(ES):



State of Texas
County of Bexar
On this 2nd Day of March
2005, before me, the undersigned
notary public personally appeared
Tara Nestor, 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.



Suzanne Jones
Notary Public



MAR 21 2005

Borrower: Joseph M. Marston

EXHIBIT A
LEGAL DESCRIPTION

All that certain real property situated in the County of Douglas, State of Nevada, described as follows:

Lot 472, as shown on the Map of Gardnerville Ranchos Unit No. 6, filed for record in the Office of the County Recorder of Douglas County, on May 29, 1973, in Book 573, page 1026, as document no. 66512, Official Records of Douglas County, State of Nevada.

Assessor's Parcel No: 1220-21-510-131

