

Assessor Parcel No(s):  
1220-16-401-003

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-0405 PG- 8147 RPTT: 0.00

RECORDATION  
REQUESTED BY:



**WHEN RECORDED MAIL**

TO:  
Business Bank of  
Nevada  
Carson Valley Branch  
1647 U.S. Highway  
395 North  
Minden, NV  
89423-4302

**SEND TAX NOTICES TO:**

Gary Thomas Wilson  
Kathleen Ann Wilson  
793 Rubio Way  
Gardnerville, NV  
89410

**FOR RECORDER'S USE ONLY**

88805507

**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST dated April 11, 2005, is made and executed between between Gary Thomas Wilson and Kathleen Ann Wilson, husband and wife as joint tenants, whose address is 793 Rubio Way, Gardnerville, NV 89410 ("Grantor") and Business Bank of Nevada, whose address is Carson Valley Branch, 1647 U.S. Highway 395 North, Minden, NV 89423-4302 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 11, 2003 (the "Deed of Trust") which has been recorded in Douglas County, State of Nevada, as follows:

Recorded on August 19, 2003, as Document No. 0587048, Book No. 0803, Page No. 09514 through 09527, Official Records of Douglas County, Nevada.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 812 Short Street, Gardnerville, NV 89460. The Real Property tax identification number is 1220-16-401-003

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

Loan No: 1818609

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

The definition of "Note" is hereby modified as follows: The word "Note" means the Promissory Note from Gary Thomas Wilson and Kathleen Ann Wilson to Lender dated August 11, 2003, in the original principal amount of \$280,000.00 with a current principal balance outstanding of \$249,517.52, as modified by that certain Change in Terms Agreement dated April 11, 2005 that, among other things, increased the current principal balance by \$126,482.48 to an aggregate current and /or available principal balance of \$376,000.00 and increased the face amount of the promissory note from \$280,000.00 to \$406,482.48, from Borrower to Lender, together with all renewals of, extensions of, modification of, refinancing of, consolidations of, and substitutions for the promissory note or agreement.

**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 APRIL 11, 2005.**

**GRANTOR:**

x *Gary Thomas Wilson*  
Gary Thomas Wilson

x *Kathleen Ann Wilson*  
Kathleen Ann Wilson



MODIFICATION OF DEED OF TRUST  
(Continued)

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LENDER:

BUSINESS BANK OF NEVADA

X *Susan C. Potter*  
Susan C. Potter, Vice President

INDIVIDUAL ACKNOWLEDGMENT

STATE OF *Nevada* )  
 ) SS  
COUNTY OF *Douglas* )

This instrument was acknowledged before me on *April 19, 2005* by Gary Thomas Wilson.



(Seal, if any)

*Linda M. O'Neill*  
(Signature of notarial officer)

Notary Public in and for State of *NV.*

MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Douglas

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) SS  
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This instrument was acknowledged before me on April 19, 2005 by Kathleen Ann Wilson.



Linda M. O'Neill  
(Signature of notarial officer)

Notary Public in and for State of NV

(Seal, if any)

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 1818609

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LENDER ACKNOWLEDGMENT

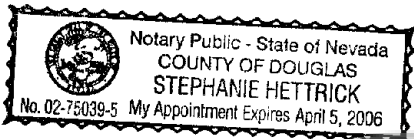
STATE OF NEVADA

)  
) SS  
)

COUNTY OF Douglas

This instrument was acknowledged before me on April 19, 2005 by Susan  
S. Potter as designated agent of Business Bank  
of NEVADA.

Stephanie Hettrick  
(Signature of notarial officer)



Notary Public in and for State of NEVADA

(Seal, if any)

