

Assessor Parcel No(s):

1318-26-512-001

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00
BK-1005 PG-13153 RPTT: 0.00

RECORDATION

REQUESTED BY:
Heritage Bank of
Nevada
1401 S. Virginia
Reno, NV 89502



WHEN RECORDED MAIL

TO:
Heritage Bank of
Nevada
1401 S. Virginia
Reno, NV 89502

2240794-WS

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated October 21, 2005, is made and executed between between CHARLES R MANCHESTER and CAROLYN L MANCHESTER, as Trustees of THE MANCHESTER FAMILY TRUST AGREEMENT DATED MARCH 23, 1994 ("Grantor") and Heritage Bank of Nevada, whose address is 1401 S. Virginia, Reno, NV 89502 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated October 21, 2005 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED JUNE 22, 2001 AS DOCUMENT #0517003 BOOK 0601 PAGE 6129.

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

LOT 1, IN BLOCK A, AS SHOWN ON THE OFFICIAL MAP OF KINGSBURY HEIGHTS SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 5, 1959, AS DOCUMENT NO. 14738

The Real Property or its address is commonly known as 158 HALL COURT, STATELINE, NV 89449. The Real Property tax identification number is 0000-07-233-150.

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

TO INCREASE MAXIMUM CREDIT TO \$540,000.00.

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

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

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"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 OCTOBER 21, 2005.

GRANTOR:

THE MANCHESTER FAMILY TRUST AGREEMENT DATED 3-23-94

By: *Charles R Manchester*
CHARLES R MANCHESTER, Trustee of THE
MANCHESTER FAMILY TRUST AGREEMENT DATED
3-23-94

By: *Carolyn L Manchester*
CAROLYN L MANCHESTER, Trustee of THE
MANCHESTER FAMILY TRUST AGREEMENT DATED
3-23-94

LENDER:

HERITAGE BANK OF NEVADA

X *Branden Martin*
Authorized Officer
BRANDEN MARTIN



MODIFICATION OF DEED OF TRUST
(Continued)

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TRUST ACKNOWLEDGMENT

STATE OF NEVADA

COUNTY OF CARSON CITY

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This instrument was acknowledged before me on OCTOBER 21, 2005 by **CHARLES R MANCHESTER, Trustee; CAROLYN L MANCHESTER, Trustee of THE MANCHESTER FAMILY TRUST AGREEMENT DATED 3-23-94**, as designated trustees of **THE MANCHESTER FAMILY TRUST AGREEMENT DATED 3-23-94**.



(Seal, if any)

Janet L. Enders

(Signature of notarial officer)

Notary Public in and for State of NEVADA



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

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LENDER ACKNOWLEDGMENT

STATE OF NEVADA

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COUNTY OF CARSON CITY

This instrument was acknowledged before me on October 21, 2005 by Branden Martin
of Nevada as designated agent of Heritage Bank



Kathryn Smart
(Signature of notarial officer)

Notary Public in and for State of NEVADA

(Seal, if any)

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