

Prepared by: Veronica Taylor
Record and return by mail to:
Home Equity Service Center
Mail Stop SV-26
4001 Leadenhall Road
Mount Laurel, NJ 08054
Attn: HELOC Department
Loan No: 0029204872

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0506 PG- 0158 RPTT: 0.00



PIN: 1220-22-410-173

AMENDMENT TO AGREEMENT AND
SECURITY INSTRUMENT

THIS AMENDMENT is made by and between Charles Schwab Bank, NA, whose street address is 4001 Leadenhall Road, Mount Laurel, NJ 08054 ("Lender"), Thomas F. Murphy & Jean T. Murphy, husband/wife, with rights of survivorship, who resides at 1453 Mary Jo Drive; Gardnerville, NV 89460 ("Borrower").

WHEREAS, on September 30, 2004 Lender established a home equity line of credit account (the "Account") in the name of Mortgagor with a maximum line of credit available under the Account in the amount of \$40,000.00; and

WHEREAS, in order for the Account to be established, Borrower/Mortgagor executed certain documents, including, but not limited to, an Agreement/Promissory Note (the "Agreement") and a Deed to Secure Debt and Assignment of Rents (the "Security Instrument"); and

WHEREAS, the Security Instrument was recorded on October 18, 2004 as Book 1004 Page 6924 in the official records of Douglas County, State of Nevada and encumbers the property described therein; and

WHEREAS, Mortgagor requests that Lender increase the maximum line of credit available under the Account to \$80,000.00; and

WHEREAS, in order for Lender to increase the maximum line of credit available under the Account to such amount, the Agreement and the Security Instrument must be amended to reflect the increased amount.

NOW THEREFORE, for and in consideration of (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Agreement and the Security Instrument are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the Security Instrument, is now \$80,000.00.
2. Except as specifically modified hereby, the Agreement and the Security Instrument are hereby ratified and confirmed in all respects and remain in full force and effect.

Loan No: 0029204872

11 IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the
day of MARCH 2006.

Charles Schwab Bank, NA, by
PHH Mortgage Corporation, Authorized Agent


By: Marc Hinkle
Marc Hinkle, Vice President

Attest: Sergio Gargurevich
Sergio Gargurevich, Assistant Secretary

Thomas F. Murphy
Thomas F. Murphy

Jean T. Murphy
Jean T. Murphy

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PG- 159
05/01/2006

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On 3/16, 2006 before me, the undersigned, a Notary Public in and for said state, personally appeared Marc Hinkle and Sergio Gargurevich, Vice President and Assistant Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

Natasha A. Moss
Name: _____
Notary Public, State of New Jersey
Commission No: _____
My Commission Expires: _____

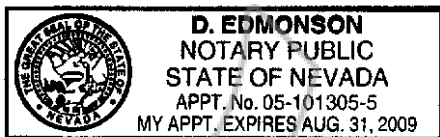
Natasha A. Moss
NOTARY - NEW JERSEY
ID #2315009
My Commission Expires 5/13/09

SEAL

STATE OF Nevada
COUNTY OF Douglas

On 3-11-06 before me, D. Edmonson, a Notary Public in and for said county, personally appeared Thomas F. Murphy & Jean T. Murphy, 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.



D. Edmonson
Name: D. Edmonson
Notary Public, State of Nevada
Commission No: 05-101305-5
My Commission Expires: 8-31-09

Loan No: 0029204872

EXHIBIT A

ALL THAT PARCEL OF LAND IN DOUGLAS COUNTY, STATE OF NEVADA, AS MORE FULLY DESCRIBED IN DEED BOOK 401, PAGE 5007, ID# 1220-22-410-173, BEING KNOWN AND DESIGNATED AS LOT 984, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, PAGE 676, AS DOCUMENT NO. 72456

BY FEE SIMPLE DEED FROM BETSY JEANNE DORRANCE, MARRIED AS SET FORTH IN DEED BOOK 401, PAGE 5007 DATED 04/05/2001 AND RECORDED 04/20/2001, DOUGLAS COUNTY RECORDS, STATE OF NEVADA.

