

DOC # 0679214  
07/10/2006 02:56 PM Deputy: PK

**OFFICIAL RECORD**

Requested By:

STEWART TITLE OF DOUGLAS

COUNTY

Douglas County - NV

Werner Christen - Recorder

Page: 1 of 4 Fee: 17.00

BK-0706 PG-2723 RPTT: 0.00



Assessor Parcel No(s):  
1220-15-110-040

**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

060500415

W1319-04

**FOR RECORDER'S USE ONLY**

**MODIFICATION OF DEED OF TRUST**

THIS MODIFICATION OF DEED OF TRUST dated June 20, 2006, is made and executed between between DARYL REEDY and JULIE REEDY, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP ("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 March 24, 2006 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

**RECORDED APRIL 5, 2006 AS DOCUMENT #0672192.**

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

LOT 78, AS SAID LOT IS SHOWN ON THE OFFICIAL PLAT OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JUNE 1, 1965, IN BOOK 1 OF MAPS, FILED AS NO. 28309, AND TITLE SHEET AMENDED ON JUNE 4, 1965, AS FILING NO. 28377

The Real Property or its address is commonly known as 955 MONUMENT PEAK DRIVE, GARDNERVILLE, NV 89460. The Real Property tax identification number is 1220-15-110-040.

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

**TO INCREASE MAXIMUM CREDIT TO \$350,000.00.**

**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

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

Loan No: 1300032867

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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 JUNE 20, 2006.**

**GRANTOR:**

x *Daryl Reedy*  
DARYL REEDY

x *Julie Reedy*  
JULIE REEDY

**LENDER:**

**HERITAGE BANK OF NEVADA**

x *Tom Traficanti*  
Authorized Officer  
TOM TRAFICANTI



MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 1300032867

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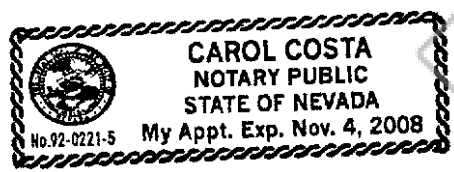
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Carson City

)  
) SS  
)

This instrument was acknowledged before me on 6-30-2006 by **DARYL REEDY and JULIE REEDY.**

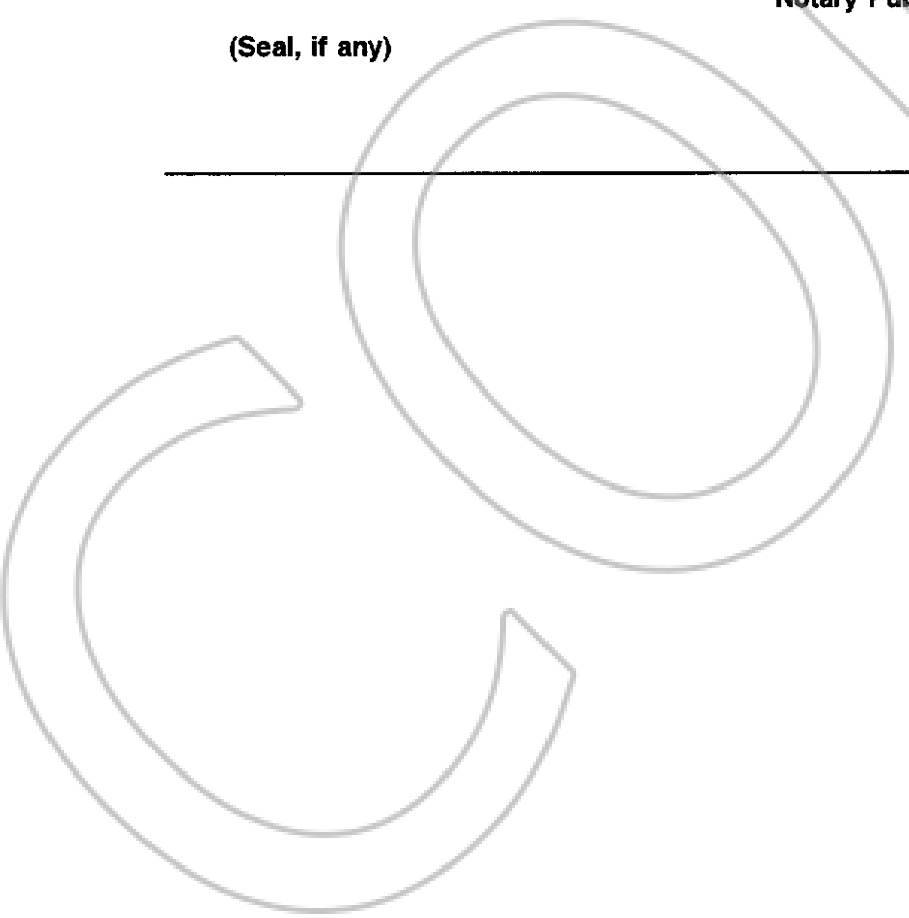


Carol Costa

(Signature of notarial officer)

Notary Public in and for State of Nev

(Seal, if any)



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

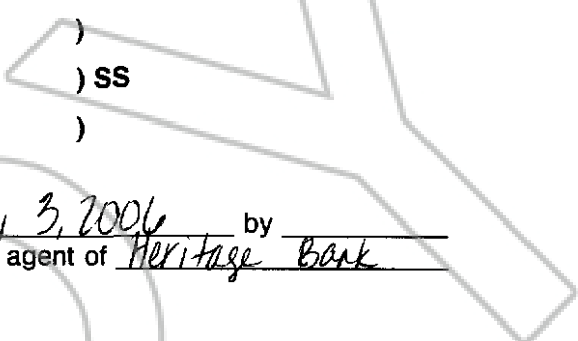
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**LENDER ACKNOWLEDGMENT**

STATE OF Nevada

COUNTY OF Washoe



This instrument was acknowledged before me on July 3, 2006 by Tom Trapananti of Nevada as designated agent of Heritage Bank.



Kathryn Kolbet  
(Signature of notarial officer)  
Notary Public in and for State of NV

(Seal, if any)

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