APN: 1320-030-411-005 When Recorded Mail To: VALLEY INSTALLMENT COLLECTION Attn: Vicki Brunet 295 Holcomb Avenue, Ste. 3 Reno, NV 89502-1085 Escrow No. 605781-25 Order No. 040501171

DOC 08/16/2006 10:39 AM Deputy: OFFICIAL RECORD Requested By: STEWART TITLE OF DOUGLAS COUNTY Douglas County - NV Werner Christen - Recorder Page: Of 1 Fee: 19.00



BK-0806

AMENDMENT TO

DEED OF TRUST

AND ASSIGNMENT OF RENTS

THIS AMENDMENT TO DEED OF TRUST, made this 14th day of August , 2006, by and between COTTAGES, LLC, a Nevada limited liability company, "Trustor," to STEWART TITLE OF NORTHERN NEVADA, a Nevada corporation, "Trustee," for the persons and entities listed in Exhibit "1," attached hereto and incorporated herein by this reference, "Beneficiary,"

WITNESSETH:

WHEREAS, Trustor executed a Deed of Trust and Assignment of Rents in favor of Beneficiary on February 11, 2005 recorded in the office of the Douglas County Recorder on February 15, 2005 as Document #0636747 ("Deed of Trust"); and

WHEREAS, Trustor desires to extend the due date of the obligations secured by said Deed of Trust; and

WHEREAS, Beneficiary desires to have extended the due date of the obligations secured by said Deed of Trust;

NOW THEREFORE, the Trustor and Beneficiary agree to amend the Deed of Trust as set forth herein with the intention that the Deed of Trust retain its original priority as to all sums advanced.

- 1. The said Deed of Trust is amended to reflect that it secures the Promissory Note as amended simultaneously with this amendment to extend the due date of the obligations secured hereby.
- The rest and remainder of said Deed of Trust remain unchanged.
 IN WITNESS WHEREOF, the Trustor has executed this Deed of Trust and
 Assignment of Rents the day and year first above written.

BEN	IEF	ICI	AR	V

RANDAL S. KUCKENMEISTER

Sierra Financial Mortgage, as Attorney-in-Fact for Beneficiary COTTAGES, LLC,

a Nevada limited liability company

JAMES F. BAWDEN, Member

CHRISTOPHER J. BAWDEN, Member

STATE OF NEVADA

COUNTY OF Carson City

On August 14

, 2006, personally appeared before me, a notary

public, JAMES F. BAWDEN and CHRISTOPHER J. BAWDEN, personally known (or proved) to me to be the persons whose names are subscribed to the foregoing instrument, who acknowledged to me that they are Members of COTTAGES, LLC, a Nevada limited liability company, and who further acknowledged to me that they executed the foregoing document on behalf of said limited liability company.

NOTARY PUBLIC

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BK- 0806 PG- 6396

STATE OF NEVADA				
COUNTY OF	Carson	City	: ر_	SS.

On August 14, 2006, personally appeared before me, a notary public, RANDAL S. KUCKENMEISTER, personally known (or proved) to me to be the person whose name is subscribed to the foregoing instrument, who acknowledged to me that he is the Attorney-in-Fact for SIERRA FINANCIAL MORTGAGE, and who further acknowledged to me that he executed the foregoing document on behalf of said SIERRA FINANCIAL MORTGAGE.

CHRIS COOMBS
NOTARY PUBLIC
STATE OF NEVADA
APPL No. 03-102900-2
MY APPL EXPIRES FEB. 3, 2010

NOTARY PUBLIC

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EXHIBIT "A"

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

PARCEL I:

A parcel of land located within a portion of the Southwest ¼ of Section 30 and the Northwest ¼ of Section 31, Township 13 North, Range 20 East, Mount Diablo Meridian, more particularly described as follows:

Commencing at the Northeast corner of Parcel 4 as shown on the Final Map for Westwood Village No. 4, Phase A, recorded September 29, 1992 in the office of The County Recorder, Douglas County, Nevada in Book 992, at Page 5212, as Document No. 289477, the Point of Beginning; thence along the boundary of said Parcel 4 South 00°49'00" West, 391.00 feet; thence South 89°11'00" East, 359.56 feet to a 3/8 rebar (no tag) per said Final Map; thence South 00°47'38" West, 514.08 feet to a 2" iron pipe, R.L.S. 2280; thence North 58°01'34" West, 420.41 feet; thence North 00°49'00" East, 246.49 feet; thence North 89°11'00" West, 36.00 feet; thence North 00°49'00" East, 441.00 feet to a point on the Southerly right-of-way of Mahogany Drive; thence along said Southerly right-of-way South 89°11'00" East, 36.00 feet to the POINT OF BEGINNING.

Reference is made to Record of Survey recorded on October 25, 1996, in Book 1096, Page 4725, as Document No. 399673.

Assessors Parcel No. 1320-30-411-005

"IN COMPLIANCE WITH NEVADA REVISED STATUTE 111.312, THE HEREIN ABOVE LEGAL DESCRIPTION WAS TAKEN FROM INSTRUMENT RECORDED DECEMBER 30, 1999, BOOK 1299, PAGE 5796, AS FILE NO. 0483643, RECORDED IN THE OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA."

PARCEL II:

A strip of land for private access purposes, including without limitation, vehicular and pedestrian ingress, egress, and maintenance, located within a portion of Section 30, Township 13 North, Range 20 East, Mount Diablo Meridian, more particularly described as follows:

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Commencing at the northeast corner of Parcel 2C as shown on the Parcel Map #97-056 for Patrick A. Fagen and A.A. and Emaleen Fagen recorded March 25, 1998 in the office of Recorder, Douglas County, Nevada as Document No. 435764, the POINT OF BEGINNING;

thence along the easterly line of said Parcel 2C, South 00°49'00" West, 60.57 feet; thence North 89°11'00" West, 50.00 feet; thence North 47°45'21" West, 22.02 feet; thence North 00°49'00" East, 46.00 feet to a point on the southerly right-of-way of Mahogany Drive; thence along said southerly right-of-way of Mahogany Drive, South 89°11'00" East, 66.51 feet to the POINT OF BEGINNING.



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PG- 6399

Exhibit 1 COTTAGES, LLC

Thomas Dudley as Trustee of the Tom and Michelle Dudley Family Trust as to an undivided 7.874% interest:

Louis A. Heaton, a single man, as to an undivided 9.8425% interest;

Sandra Robinette, a single woman, as to an undivided 5.9055% interest;

Glenn Hough and Rhonda Zuti-Hough, husband and wife as community property with right of survivorship as to an undivided 5.9055% interest;

Sara Petersen, a single woman as to an undivided 7.874% interest;

Yvonne E. Dory as Trustee of the Dory Family Trust dated 10/9/90 as to an undivided 7.874% interest;

Tom Keating and Martha Keating as Trustees of the Tom & Martha Keating Family Trust as to an undivided 7.874% interest;

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Lisa Lekumberry as Trustee of the Giovacchini Family 1989 "A" Trust as to an undivided 46.8505% interest.

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