

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 41.00
BK-0806 PG- 6668 RPIT: 0.00



A.P.N. 1220-24-410-006

AFTER RECORDING MAIL TO:
WASHINGTON MUTUAL BANK
P.O. Box 834 - CPC1205
SEATTLE, WA 98111

Attn: Modifications

Loan Number: 0676472558

#2278819-WS

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on August 2, 2006, between James A Vinton and Yvonne M Vinton (individually and collectively, if more than one, "Borrower") and WASHINGTON MUTUAL BANK, FA (The "Bank")

Borrower has obtained a loan from the Bank (the "Loan") in the original credit limit amount of Sixty Two Thousand Five Hundred and 00/100 (\$62,500.00). The Loan is evidenced by a Line of Credit Agreement and Disclosure (the "Agreement") from Borrower dated June 14, 2005 and secured by a Deed of Trust (the "Deed of Trust") from Borrower as grantor, dated June 14, 2005 and recorded on June 30, 2005 in Book 0605, Page 14311 Instrument No. 0648283 in Official Records of Douglas County, NV. The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

644 Frontage Rd - Gardnerville, NV 89410

Borrower and the Bank now wish to make certain modifications to the loan terms, and in consideration of the mutual benefits accruing to each, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:


1. Modification to Agreement. The Agreement is hereby modified as follows:

1.1 Credit Limit. The maximum credit limit shall be lowered to \$60,000.00 from \$62,500.00

2. Miscellaneous. Except as herein modified, all the terms, covenants and conditions of the Agreement and Deed of Trust remain in full force and effect without modification or change. Each of the undersigned borrowers hereby ratifies and reaffirms such Borrower's personal liability for the payment of obligations contained in the Agreement and Deed of Trust. Nothing herein shall affect the validity or lien priority of the Deed of Trust on the property as security for the payment of all amounts owing on the Agreement as herein modified.

Dated as of the day and year first above written.

Borrower(s):


James A Vinton


Yvonne M Vinton

ACKNOWLEDGMENT OF GRANTOR

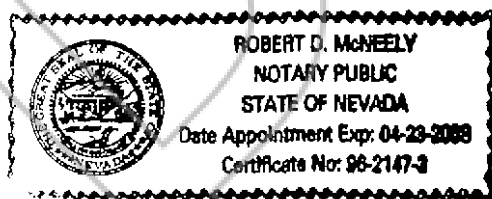
State of NEVADA
County of Douglas

ON this 9th day of August, 2006, personally appeared before James A Vinton and Yvonne M Vinton to me known to be the individual(s) described in and who executed the within and foregoing Instrument, and acknowledged that he/she signed the same as THEIR free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 9th day of August, ~~2005~~ 2006 RSM

Robert D. McNeely
Notary Public in and for the State of NEVADA residing at
CARSON CITY
My appointment expires 4-23-08

Bank: WASHINGTON MUTUAL BANK, FA

By: Marianne Rego
MARIANNE REGO
CORPORATE OFFICER



ACKNOWLEDGMENT OF LENDER

State of CA
County of Santa Clara

ON this 4 day of Aug, 2006, before me Katherine Wong the undersigned, a Notary Public in and for the State of California, duly commissioned and sworn, personally appeared Stacy Taylor to me known to be the Stacy Taylor of Washington Mutual Bank, FA the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument. WITNESS my hand and official seal hereto affixed the day and year first above written.

Marianne Rego
Notary Public in and for the State of California, County of Santa Clara, Residing at
[Signature]

My appointment expires 11-19-09



EXHIBIT "A"

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

LOT 6 OF RIVERVIEW ESTATES AS SHOWN ON THE OFFICIAL MAP THEREOF FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON DECEMBER 15, 1965, IN BOOK 36, AT PAGE 522, A DOCUMENT NO. 30403.

COPY