DOC # 0684355 09/12/2006 03:46 PM Deputy:

OFFICIAL RECORD Requested By:

STEWART TITLE OF DOUGLAS

COUNTY

Douglas County - NV Werner Christen - Recorder

Page: \mathbf{of} BK-0906

16.00 PG- 3928 RPTT: 0.00

APN

Recording Requested By:

Stewart Title of Douglas County

1663 US Highway 395 N, Ste. 101

Minden, NV 89423

050100481A

MODIFICATION AGreemen7

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed.

STEWART TITLE

1663 US Highway 395 N, Ste. 101 ~ Minden, Nevada 89423 Phone: (775) 782-2208 ~ Fax: (775) 782-4601

Escrow No: 050100481A

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 8th day of August 2006, by and between Anne K. Vincent, Trustee of the Anne K. Vincent Living Trust DTD 2/24/2005 and Anne K. Vincent, Successor Trustee of the Galen Stuart Vincent Trust DTD 7/20/1998, First Party (Beneficiary) and Dennis McDuffee and Jolie McDuffee, Husband and wife As Joint Tenants, Second Party (Trustor)

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated July 20, 2005 executed by

Dennis McDuffee and Jolie McDuffee, Husband and wife As Joint Tenants, as Trustor to Stewart Title of Douglas County, as Trustee, and

Anne K. Vincent, Trustee and Anne K. Vincent, Successor Trustee, as Beneficiary; which Deed of Trust was recorded on July 25, 2005 in Book 0705, Page 10971, as Document No. 0650379, Official Records of Douglas County;

which Deed of Trust was given as security for a Note dated July 20, 2005 in the sum of \$700,000.00, executed by Dennis McDuffee and Jolie McDuffee, Husband and wife As Joint Tenants, in favor of Anne K. Vincent, Trustee of the Anne K. Vincent Living Trust, Dated February 24, 2005, and Anne K. Vincent, Successor Trustee of the Galen Stuart Vincent Trust Dated July 20, 1998, both as to \$350,000.00 each, AND WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First Party is willing to modify the terms of the said Note;

NOW THEREFORE, in consideration of the promises and agreements hereafter contained to be performed by the Second Party, the Parties do hereby agree as follows:

Maturity Date of Said loan to be extended 1 year to July 25, 2007.

Interest Rate to be decreased from 10% to 9% per annum, effective change from July 25, 2006, until paid in full.

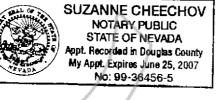
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Said modification of the terms of payment shall in no manner or respect alter any of the other terms, covenants and conditions of said Promissory Note or the Deed of Trust securing it.

The Second party hereby represents and warrants that there are no other liens or encumbrances of any nature whatsoever on or against the real property mentioned in said Deed of Trust, except as follows: None

FIRST PARTY	SECOND PARTY
ANNE K. VINCENT LIVING TRUST	
DTD 2/14/2005	
An K Vinent aka Ame K Wood	
ANNE K. VINCENT	DENNIS MODUFFEE
AKA ANNE K. WOODS	
GALEN STUART VINCENT TRUST DTD 7/20/1998 Anch Vincent, aka Anch Woods Die in coluppe	
ANNE K. VINCENT, SUCCESSOR TRUSTEE	JOIJE MCDUFFEE UO
ARA ANNE R. WOODS	\ ' /
STATE OF Nevada	
COUNTY OF Douglas	
This instrument was acknowledged before me Suzanne Cheechov	
on Sept. 6, 2006 (by Anne K. W.	oods and Dennis McDuffee and
Ayane Chliche Notary Public	Jolie McDuffee
WHEN RECORDED, RETURN TO:	SUZ HEECHOV
Anne K. Woods	R ME UF NEVADA
P.O. Box# 720	App. Sanda - Douglas County
Tiburon, CA. 94920	My ny, 4 pl a June 25, 2007



BK-0906 PG- 3930