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OFFICIAL RECORD

Requested By:

STEWART TITLE OF DOUGLAS

COUNTY

Douglas County - NV

Werner Christen - Recorder

Page: 1 of 3 Fee: 16.00

BK-0906 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 AGREEMENT
(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 (Tristor)

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 Tristor 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.

Continued on next page



ESCROW NO.: 050100481A

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

Anne K. Vincent aka Anne K. Woods
ANNE K. VINCENT
AKA ANNE K. WOODS

Dennis McDuffee
DENNIS MCDUFFEE

GALEN STUART VINCENT TRUST
DTD 7/20/1998

Anne K. Vincent aka Anne K. Woods
ANNE K. VINCENT, SUCCESSOR TRUSTEE
AKA ANNE K. WOODS

Jolie McDuffee
JOLIE MCDUFFEE

STATE OF Nevada)
COUNTY OF Douglas) ss.

This instrument was acknowledged before me Suzanne Cheechov on Sept. 6, 2006 by Anne K. Woods and Dennis McDuffee and

Suzanne Cheechov
Notary Public

Jolie McDuffee

WHEN RECORDED, RETURN TO:
Anne K. Woods
P.O. Box# 720
Tiburon, CA. 94920

