

APN# 1320-33-816-054

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Douglas County - NV
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Page: 1 Of 5 Fee: 18.00
BK-1006 PG- 8410 RPTT: 0.00



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Account number: 650-650-0422493-1998 Reference number: 20062577200195

**MODIFICATION TO HOME EQUITY LINE OF CREDIT
AGREEMENT AND OPEN-END DEED OF TRUST**

This Modification Agreement (this "Agreement") is made this 29TH DAY OF SEPTEMBER, 2006, between Wells Fargo Bank, N.A. (the "Lender") and DEAN A. HOVEY, A SINGLE MAN (individually and collectively, the "Borrower").

Borrower has entered into a home equity line of credit agreement (the "Line of Credit Agreement") with the Lender, dated January 20, 2006, which is secured by a deed of trust dated the same date as the Line of Credit Agreement (together with any renewals, extensions, and modifications to it made prior to the date of this Agreement), which is recorded in Book/Roll 0206 at page(s) 7610 of the County of DOUGLAS County, State of Nevada as document No. 0668520 (the "Security Instrument"), and covering real property located at 1424 CHILTERN CT, GARDNERVILLE, NEVADA 89410 (the "Property") and described as follows:

LOT 29, BLOCK B, AS SET FORTH ON FINAL SUBDIVISION MAP NO. 1006-11 FOR CHICHESTER ESTATES, PHASE 11, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA AND RECORDED DECEMBER 27, 2002 IN BOOK 1202, PAGE 12732, AS DOCUMENT NO. 562225, AND BY CERTIFICATE OF AMENDMENT RECORDED MARCH 27, 2003 IN BOOK 0303, PAGE 13037, AS DOCUMENT NO. 0571430. PURSUANT TO NRS SECTION 111.312, THE ABOVE LEGAL DESCRIPTION IS THE SAME PROPERTY CONVEYED IN DEED RECORDED 3/2/2004 AS INSTRUMENT NO. 0606182 IN BOOK 0304 PAGE 01178.

The Borrower has requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Security Instrument as set forth below. All terms not defined in this Agreement shall have the same meanings as set forth in the Line of Credit Agreement.

In consideration of the mutual promises contained in this Agreement, the parties agree as follows:



Change in Credit Limit. The Lender and the Borrower agree that the credit limit under the Line of Credit Agreement is hereby increased to \$120,000.00 and that the lien of the Security Instrument shall secure the line of credit up to that amount as it is advanced and outstanding from time to time.

Each reference in the Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

The Borrower hereby agrees to pay to the Lender the following fees related to this Agreement:

N/A

*This amount is an estimate. The actual recording/filing fee is shown on the HUD Settlement Statement that is attached to and incorporated into this Agreement.

Except as amended by this Agreement, all terms and conditions of the Line of Credit Agreement and the Security Instrument (including any previous modifications) shall remain in full force and effect, and this Agreement shall not affect the Lender's security interest in, or lien priority on, the Property. The Borrower agrees to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and the Security Instrument at the time and in the manner therein provided.

This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

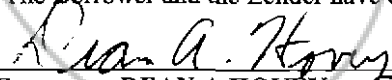
By signing this Agreement, the Borrower represents and warrants to the Lender that the Borrower has no counterclaims, set-offs or defenses to the Bank's rights under the Line of Credit Agreement or the Security Instrument.

The Borrower agrees to pay or reimburse the Lender for any and all fees payable to public officials in connection with this Agreement, and the recording thereof, including any mortgage registry tax that may be due.

This Agreement does not increase or extend any revolving credit insurance Borrower purchased in connection with the line of credit. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

Co-Trustor/Co-Mortgagor Liability. As to any Borrower who signed the Security Instrument, but who did not execute the Line of Credit Agreement (a "co-trustor/co-mortgagor"), this Agreement does not modify, change or terminate the nature of the co-trustor/co-mortgagor's obligations in connection with the line of credit. The co-trustor/co-mortgagor is not personally obligated to pay the debt evidenced by the Line of Credit Agreement and the Security Instrument (as renewed, extended, and amended hereby). The co-trustor/co-mortgagor agrees that the Lender and the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Line of Credit Agreement or the Security Instrument (as renewed, extended, and amended hereby) without the co-trustor/co-mortgagor's consent.

The Borrower and the Lender have executed this Agreement as of the day and year first above written.


Borrower **DEAN A HOVEY**



Borrower

Borrower

Borrower

Borrower

Borrower

Borrower

Borrower

Wells Fargo Bank, N.A.

By: Tammy Wise man

Its: Ops Processor

{ Acknowledgments on Following Pages }



FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Arizona
COUNTY OF Maricopa) ss.

On this 4 day of October, 2006, before me, a Notary Public in and for said county personally appeared Annun W. Seman, to me personally known, who being by me duly (sworn or affirmed) did say that that person is VP Processor of said association, that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and that said instrument was signed and sealed on behalf of the said association by authority of its board of directors and the said VP Processor acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

[Signature]
Notary Public

Arizona
State of

My commission expires: 3/15/10



CHERYL L. MCGREGOR
Notary Public - Arizona
Maricopa County
Expires 03/15/10



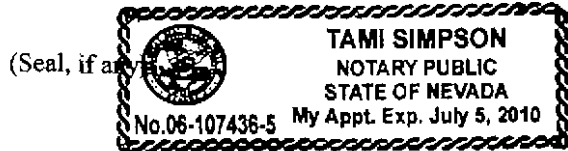
FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

State of Nevada

County of Douglas

This instrument was acknowledged before me on September 29, 2006 (date)
by Dean A Hovey (name(s) of person(s)).



T. Simpson
(Signature of notarial officer)

(Title and rank (optional))

