

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0107 PG- 787 RPTT: 0.00

When recorded, mail to:

MULTI-STATE HOME LENDING, INC.
2505 CHANDLER AVENUE, SUITE 1
LAS VEGAS, NV 89120



Space above this line for recorder's use

Loan Number: 10110501121

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on DECEMBER 6, 2006 by and between MULTI-STATE HOME LENDING, INC. herein designated as the ("BENEFICIARY") and JOSHUA M. BRYAN, ("Borrower(s)"). WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the initial principal amount of \$57,000.00, dated DECEMBER 1, 2006, ("Note") which is secured by a DEED OF TRUST (the "Security Instrument") dated DECEMBER 1, 2006, recorded in the Office of the County Recorder of DOUGLAS County, NEVADA as Instrument Number 0690217 on 12/07/2006, in book 1206, page 2232 of Official Records of the County.

Legal Description is attached and made a part hereof.

NOW THEREFORE, for value received, the parties hereto modify the above-referenced

Note and/or Security Instrument and/or All Loan Documents as follows:

THE BORROWER'S NAME ON ALL SIGNATURE LINES AND LOAN DOCUMENTS IS HEREBY MODIFIED FROM JOSHUA BRYAN TO READ AS JOSHUA M. BRYAN

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and Beneficiary will be bound by, and comply with, all of the terms and provisions of the Note, Security Instrument, and Rider(s), as amended by this Agreement.

Attachment "A" For Modification Agreement

Correspondent Loan

Loan number: 1011051121

Borrowers Instructions
Closing Instructions
Title Instructions
Disbursement
Adjustable Rate Rider, if applicable
Arm Rider Addendum, if applicable
Notice of Right to Cancel
Federal Truth-In Lending Disclosure
Itemization of Amount Financed
Hud-1
Hazard Insurance Authorization and Requirements
Impound Authorization
30 Day Letter
Occupancy Affidavit
W-9
Compliance Agreement / Borrower Certification
Flood Certification and Authorization
Servicing Disclosure