

OFFICIAL RECORD

Requested By:

TITLE COURT SERVICE

APN# 1418-11-410-007

Prepared By:

Wells Fargo Bank, N.A.

TORA BELTRAN

LOAN PROCESSOR

85 CLEVELAND RD. 2ND FL.

PLEASANT HILL, CALIFORNIA 94523

925-975-4719

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 6 Fee: 19.00
BK-0507 PG- 3813 RPTT: 0.00



✓ After Recording please return to:

Wells Fargo Bank, N.A.

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338 4702

1418-11-410-007

State of Nevada

{Space Above This Line For Recording Data}

Account number: 117-117-0273740-0001

Reference number: 20070926400013

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

This Modification Agreement (this "Agreement") is made this **1ST DAY OF MAY, 2007**, between **Wells Fargo Bank, N.A.** (the "Lender") and **RODNEY R. WECKWORTH AND HELENA J. WECKWORTH, HUSBAND AND WIFE AS JOINT TENANTS** (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 **April 04, 2005**, in the original maximum principal amount of **\$ 450,000.00**. The Line of Credit Agreement 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 **0405** at page(s) **5304** of the County of **DOUGLAS** County, State of Nevada as document No. **0641683** (the "Security Instrument"), and covering real property located at **236 POWER HOUSE RD., GLENBROOK, NEVADA 89413** (the "Property") and described as follows:

THE LAND AFFECTED BY THIS INSTRUMENT IS THE SAME AS SET FORTH IN THE DEED OF TRUST HEREIN ABOVE REFERRED TO

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 **\$900,000.00** 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.

Change in Margin. The Lender and the Borrower agree that the Margin on the line of credit, as specified in the Line of Credit Agreement, is hereby decreased to - ONE PERCENTAGE POINTS (-1.000%) as of the date of this Agreement. This may result in an increase in the Daily Periodic Rate, corresponding Annual Percentage Rate and Minimum Payment.

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

CreditReportFeeExperian	\$5.00
2ND APPRAISAL	\$1,000.00
Full Appraisal	\$950.00
Recording Fee*	\$50.00
ALTA	\$875.00

*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 under seal as of the day and year first above written.



Rodney R. Weckworth

Borrower **RODNEY R. WECKWORTH** (Seal)

Helena J. Weckworth

Borrower **HELENA J. WECKWORTH** (Seal)

Borrower _____ (Seal)

Borrower _____ (Seal)

Borrower _____ (Seal)

Borrower _____ (Seal)

Borrower _____ (Seal)

Borrower _____ (Seal)

Wells Fargo Bank, N.A.

By: *[Signature]* (Seal)

Its: *AVP*

{ Acknowledgments on Following Pages }



FOR NOTARIZATION OF BORROWERS

For An Individual Acting In His/Her Own Right:

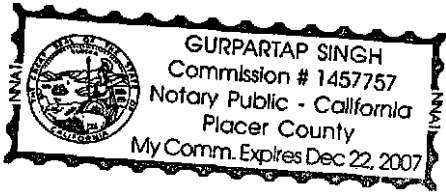
State of ~~Nevada~~ California
County of Placer

This instrument was acknowledged before me on May 7, 2007 (date)
by Rodney R Weckworth, Helena J Weckworth
(name(s) of person(s)).

Gurpartap Singh
(Signature of notarial officer)

(Seal, if any)

(Title and rank (optional))



FOR NOTARIZATION OF LENDER PERSONNEL

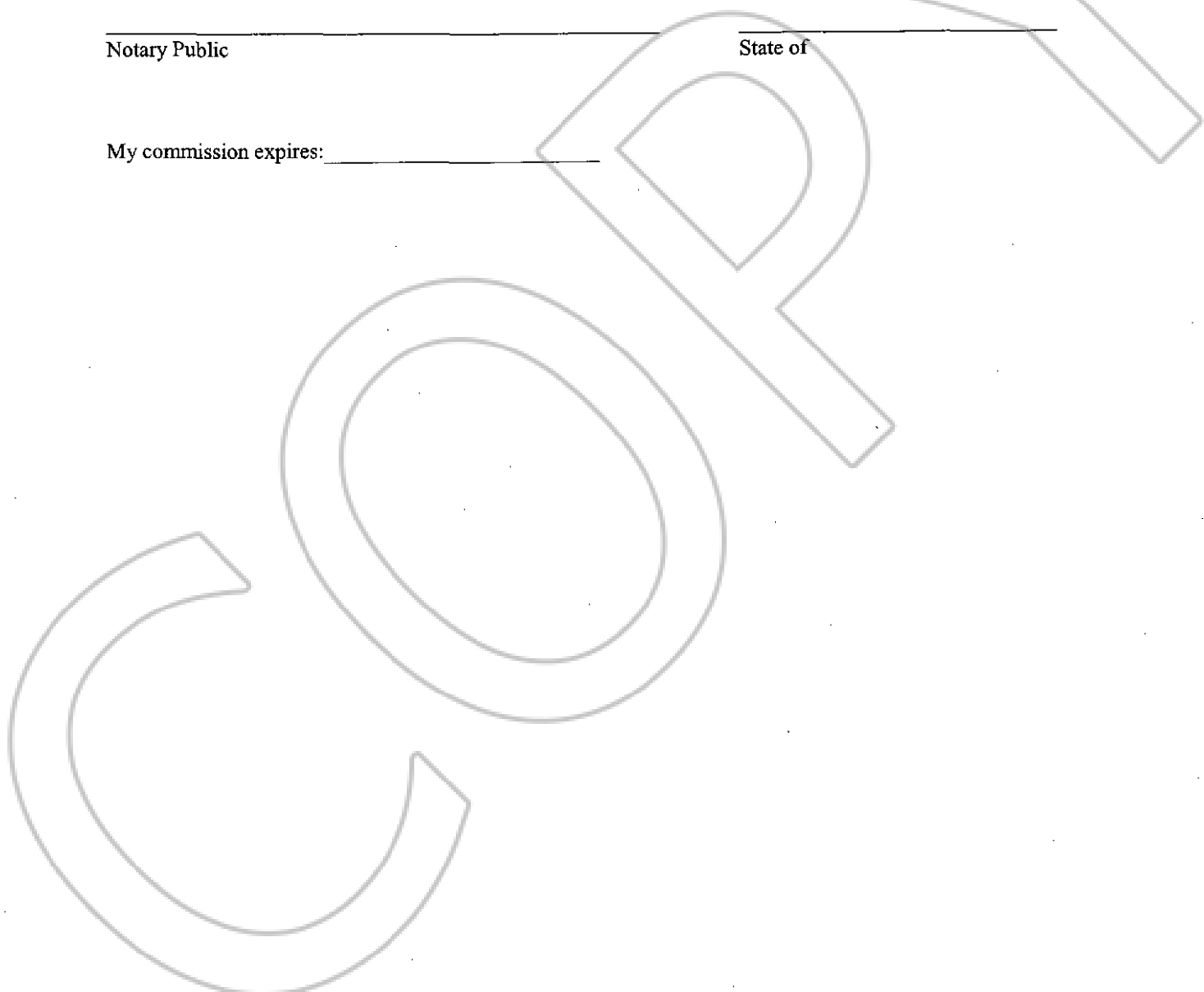
STATE OF California)
) ss.
COUNTY OF _____)

On this _____ day of _____, 20____, before me, a _____ in and for said county personally appeared _____, to me personally known, who being by me duly (sworn or affirmed) did say that that person is _____ 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 _____ acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

Notary Public

State of

My commission expires: _____



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Contra Costa } ss.

On May 8, 2007, before me, Mary Willingmyre, Notary
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")
personally appeared S. D. Hollingsake
Name(s) of Signer(s)

personally known to me

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



Place Notary Seal Above

WITNESS my hand and official seal.

[Signature]
Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

RIGHT THUMBPRINT OF SIGNER
Top of thumb here

Signer Is Representing: _____

