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DOC # 0701110  
05/14/2007 12:53 PM Deputy: GB  
**OFFICIAL RECORD**  
Requested By:  
CUSTOM TITLE SOLUTIONS

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 6 Fee: 19.00  
BK-0507 PG- 5029 RPTT: 0.00

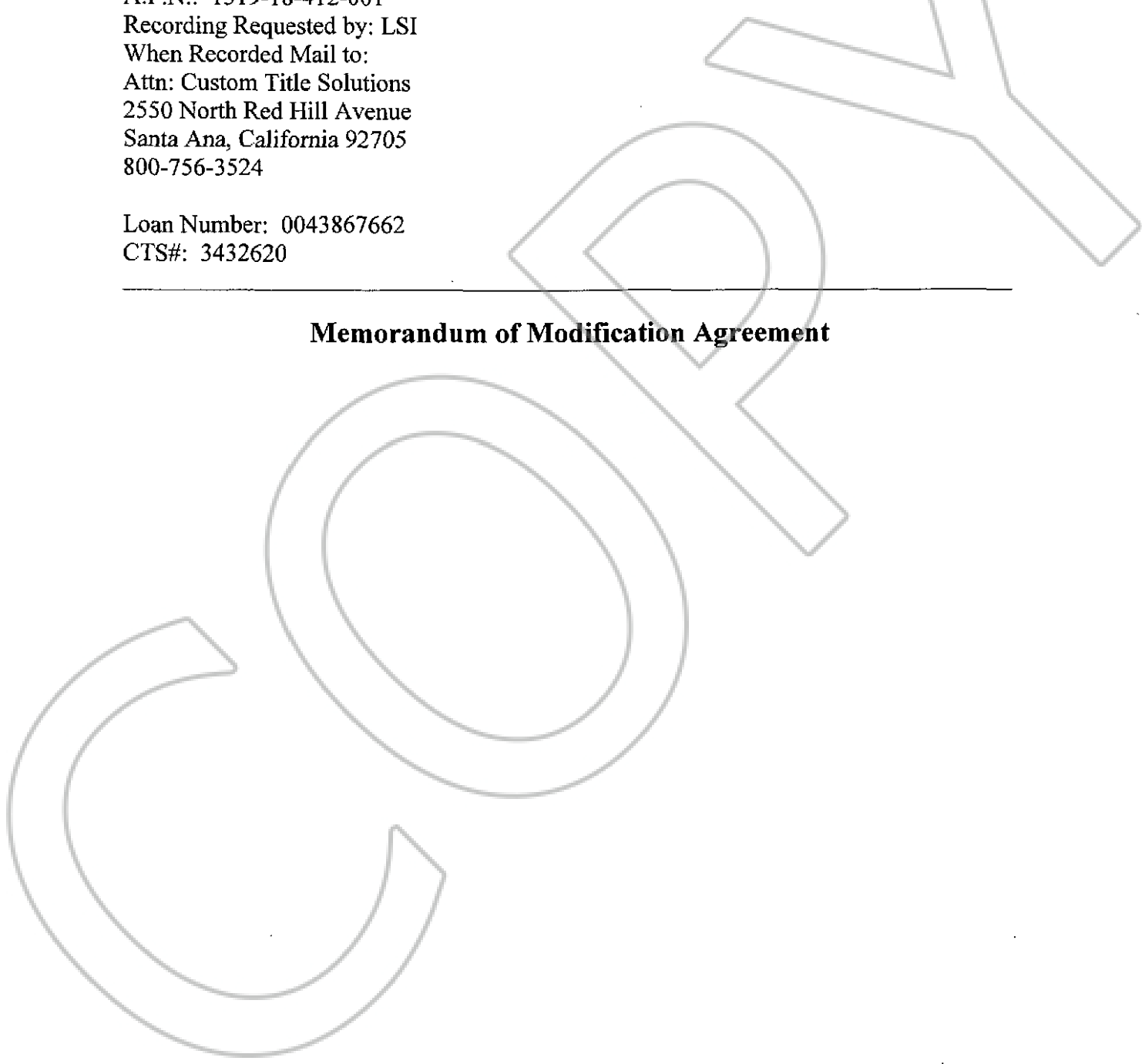


A.P.N.: 1319-18-412-001  
Recording Requested by: LSI  
When Recorded Mail to:  
Attn: Custom Title Solutions  
2550 North Red Hill Avenue  
Santa Ana, California 92705  
800-756-3524

Loan Number: 0043867662  
CTS#: 3432620

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**Memorandum of Modification Agreement**



RECORDING REQUESTED BY AND  
WHEN RECORDED RETURN TO:

**World Savings Bank**  
Attn: ELOC Department, T3N2  
4101 Wiseman Blvd  
San Antonio, TX 78251

3432620

Equity Account Number: 0043867662

**MEMORANDUM OF MODIFICATION AGREEMENT**  
**Equity Line of Credit, Credit Limit Increase**

This Memorandum of Modification Agreement (the "Memorandum") is recorded with reference to that certain deed of trust, mortgage or security deed, and any modifications or riders thereto dated **September 6, 2006**, executed by

**TERRY W. FERGES**

("Borrower"), for the benefit of **World Savings Bank, FSB** ("Lender"), encumbering certain property located at

**310 ANDRIA DRIVE, ZEPHYR COVE, NV 89448**  
in the County of Douglas, State of Nevada,

more particularly described in Exhibit A attached hereto (the "Security Instrument"). The Security Instrument was recorded on **September 11, 2006** in the official records as Instrument/Document No **0684197 Bk 0906 Pg 2951**.

The Security Instrument secures that certain Equity Line of Credit Agreement and Disclosure Statement of the same date and any renewals, extensions and modifications thereof, (including but not limited to, modifications increasing the Credit Limit) having a current Credit Limit of **\$20,000.00** ("Note").

Borrower and Lender have entered into a Modification Agreement dated as of **April 23, 2007** (the "Agreement"). The Agreement modifies certain terms of the Note and Security Instrument by increasing the Credit Limit provided for in the Note and Secured by the Security Instrument to **\$70,000.00**, and otherwise as more particularly contained in such Agreement. Except to the extent modified by the Agreement, all terms and conditions of the Note and Security Instrument remain unchanged and in full force and effect.

This Memorandum is executed this 25<sup>th</sup> day of APRIL, 2007 (T.F.)

Borrower(s):

Terry W. Ferges  
**TERRY W. FERGES**

Lender:

World Savings Bank, FSB

By:

Amanda M. Trevino  
**Amanda M. Trevino**

Assistant Secretary

Received

APR 26 2007

ELOC Servicing

Attach Notary's Acknowledgment(s):



BK- 0507  
PG- 5030

**NEVADA ACKNOWLEDGMENT**

State of NEVADA

County of DOUGLAS

On APRIL 25, 2007, before me FENN V BARKLEY III  
(Date) (Notary Name)

personally appeared

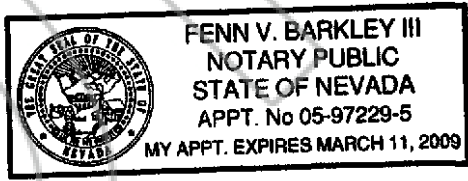
**TERRY W. FERGES,**

personally known to me (or 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.

WITNESS my hand and official seal.

Signature Fenn V Barkley III  
Notary Public in and for said County and State  
Fenn V Barkley III

WITNESS(ES):



Received  
APR 26 2007  
ELOC Servicing

Equity Account Number: 0043867662

**BORROWER(S)' SPOUSE(S):** The undersigned hereby joins in this *Modification Agreement Credit Line Increase* for the sole purpose of subordinating, conveying and/or waiving any current or potential interest in the Property. By signing below, the undersigned subordinates, conveys and/or waives any and all rights, interest or claims in the Property, including but not limited to, homestead, dower, marital or joint-occupancy rights. No personal liability under the Note is hereby incurred by the undersigned joining spouse.

**BORROWER(S)' SPOUSE(S):**  
Debra Ferges (Seal)  
DEBRA FERGES

State of NEVADA

County of DOUGLAS

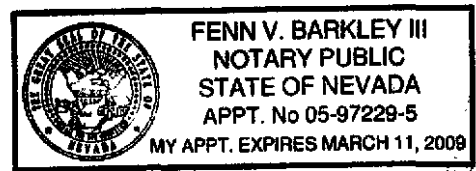
On APRIL 25, 2007, before me FENN V BARKLEY III  
(Date) (Notary Name)

personally appeared Debra Ferges, personally known to me (or 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.

WITNESS my hand and official seal.

Signature Fenn V. Barkley III  
Notary Public in and for said County and State  
Fenn V. Barkley III

WITNESS(ES):  
\_\_\_\_\_  
\_\_\_\_\_



Received  
APR 26 2007  
ELOC Servicing

Equity Account Number: 0043867662

**TEXAS ACKNOWLEDGMENT**

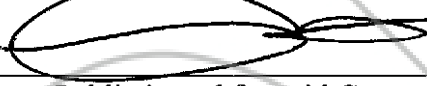
State of Texas

County of Bexar

On 04/27/2007, before me Tara Nesthus - Notary Public  
(Date) (Notary Name)

personally appeared **Amanda Trevino**, personally known to me (or 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.

WITNESS my hand and official seal

Signature 

Notary Public in and for said County and State

*Tara Nesthus*

WITNESS(ES):

\_\_\_\_\_  
\_\_\_\_\_



### EXHIBIT "A"

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 29, a shown on the map of Kingsbury Village, Unit No. 1, filed in the office of the County Recorder of Douglas County, Nevada, on December 27, 1961, in Book 9, page 792, as Document No. 19281, and as shown on the Amended Map thereof, filed on July 10, 1963, in Book 18, Page 352, as Document No. 22952.

Being the same parcel conveyed to Terry W. Ferges from Pamela S. Ferges, an unmarried woman and Alice M. Ferges, an unmarried woman by virtue of a deed dated February 13, 2001 recorded February 20, 2001 in Instrument # 0508992 in Deed Book 0201, Page 3704 in Douglas County, Nevada.

WITH THE APPURTENANCES THERETO.

