

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0608 PG- 2119 RPTT: 0.00



368153

APN: 1220-16-401-004

Prepared By:

Kristi Southall
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558



✓ Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

MODIFICATION OF NOTE AND LIEN

This Modification Agreement (Agreement) modifies, amends, and supplements one certain Equity Line of Credit Agreement and Disclosure Statement executed by Walter T. Harris and Kelli L. Harris (Borrower) and the Mortgage/Deed of Trust securing same.

Borrower executed and delivered a Home Equity Line of Credit Agreement and Disclosure Statement (Note) dated July 27, 2005, in favor of USAA Federal Savings Bank (Lender) allowing Borrower to obtain advances from time to time from Lender in an aggregate amount not to exceed the principal sum of \$125,000.00 U.S. dollars. The Note is secured by an Open-End Mortgage/Deed of Trust (Mortgage) of even date with the Note, recorded August 25, 2005 in public land records of Douglas County, State of NV at DOC # 0653252, and encumbering the property described in Exhibit A attached hereto and made a part hereof for all purposes.

In accordance with the terms of the Note, Lender has decreased the maximum credit available under the terms of the Note and Mortgage.

1. The maximum credit available to Walter T. Harris and Kelli L. Harris pursuant to the Note is hereby decreased to the principal sum of \$122,400.00 (New Maximum Credit Available), and the Mortgage is hereby amended to reflect the New Maximum Credit Available.

1. This Agreement is effective November 28, 2007.
2. The Mortgage continues to secure all sums advanced under the terms of the Note and the Mortgage as modified hereby.
3. Except as specifically modified by this Agreement, all terms and provisions of the Note and Mortgage remain in full force and effect and enforceable in accordance with their terms.

USAA Federal Savings Bank

By: Kristi Southall

Name: Kristi Southall

Title: Bank Fulfillment Specialist

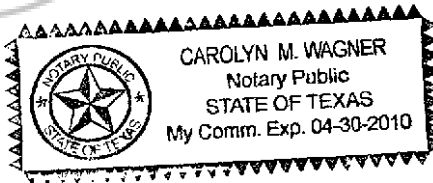
STATE OF TEXAS §
 §
COUNTY OF BEXAR §

This instrument was acknowledged before me on the 12th day of May, 2008,
by Kristi Southall, of USAA Federal Savings Bank.

X Carolyn M. Wagner
Carolyn M. Wagner

Notary Public

My Commission Expires: 04/30/2010



SCHEDULE "A"

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS:

THAT PORTION OF THE SOUTHWEST ¼ OF THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 16, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B.&M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 2 AS SHOWN ON THE PARCEL MAP FOR JOEL F. ANDERSON, ET UX, RECORDED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JULY 1, 1976 AS DOCUMENT NO. 01434.

KNOWN: 726 ADDLER RD

PARCEL: 1220-16-401-004