

A.P.N. #	1318-10-416-015
Escrow No.	1011588DR
Recording Requested By:	
Stewart Title	
When Recorded Mail To:	
Robert Dickerson	
1326 Santa Cruz Drive	
Minden, NV 89423	



MODIFICATION AGREEMENT

THIS AGREEMENT, made this 29th day of September, 2008, by and between Robert A. Dickerson and Julie M. Dickerson, First Party (Beneficiary) and Robert Paul Taylor, Second Party (Trustor)

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated September 9, 2008, executed Robert Paul Taylor, as Trustor to Stewart Title of Nevada Holdings, as Trustee, and Robert A. Dickerson and Julie M. Dickerson, as Beneficiary; which

Deed of Trust was recorded on September 12, 2008, in Book 908, Page 2718, as Document No. 729928, Official Records of Douglas, County;

Which Deed of Trust was given as security for a Note dated September 9, 2008, in the sum of \$996,050.00, executed by Robert Paul Taylor, in favor of Robert A. Dickerson and Julie M. Dickerson.

AND WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First Party is willing to modify the terms of the said Note;

NOW THEREFORE, in consideration of the promises and agreements hereafter contained to be performed by the Second Party, the Parties do hereby agree as follows:

LOAN AMOUNT TO BE MODIFIED TO \$1,050,000.00 WITH PAYMENTS OF \$5,250.00
INTEREST ONLY PAYMENTS COMMENCING ~~november~~ 1, 2008 CONTINUING
MONTHLY UNTIL ~~October~~ 1, 2013

Said modification of the terms of payment shall in no manner or respect alter any of the other terms, covenants and conditions of said Promissory Note or the Deed of Trust securing it.

The Second Party hereby represents and warrants that there are no other liens or encumbrances of any nature whatsoever on or against the real property mentioned in said Deed of Trust, except as follows:

FIRST PARTY

Robert A. Dickerson*

SECOND PARTY

Robert Paul Taylor*

Robert Paul Taylor

Julie M. Dickerson

* signed in counterpart

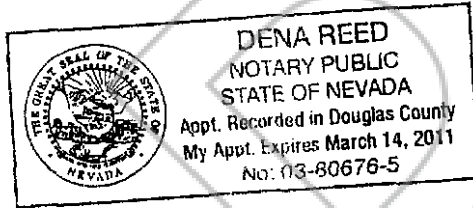
State of NV

County of Douglas

This instrument was acknowledged before me on 9-30-08

by: Robert Paul Taylor

Signature: Dena Reed
Notary Public



(One Inch Margin on all sides of Document for Recorder's Use only)

Page 2



BK-908
PG-6505

FIRST PARTY

SECOND PARTY

Robert A. Dickerson*

Robert Paul Taylor*

Julie M. Dickerson

** signed in counter part*

State of NV }
County of Douglas } ss

This instrument was acknowledged before me on 30th 9-27-08
by: Robert A. Dickerson + Julie M. Dickerson

Signature: Dena Reed
Notary Public

