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When Recorded Mail to
Lori Raschilla
998 Hedder Brook Ct
Minden NV 89423

DOC # 0732117
10/28/2008 01:38 PM Deputy: GB
OFFICIAL RECORD
Requested By:
LORI RASCHILLA

Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 2 Fee: 15.00
BK-1008 PG- 4568 RPTT: 0.00



MODIFICATION AGREEMENT

This Agreement made and entered into by and between **Grantor:** E. Lyle Lyder and Jayne A. Lyder, Co-trustees of The Lyder Family Trust dated June 16 1991, hereinafter referred to as "Lender," and **Grantee(s):** Lorisa Dawn Raschilla, as trustee of The L. D. Raschilla - 2005 Trust, dated the 17th day of March, 2005, hereinafter referred to as "Borrower":

Whereas, Borrower executed a certain Mortgage/Deed of Trust dated January 6, 2006 in favor of Lender as security for a Promissory Note dated January 6, 2006 in the original principal amount of \$175,000.00 and which Mortgage/Deed of Trust was recorded in the records of the County of Douglas, State of Nevada, in Volume/Book 0106, at Page 4333, as Document Number 0665631; and

Whereas, Lender and Borrower desire to modify the terms of the original Promissory Note and Mortgage/Deed of Trust.

Now Therefore, Lender and Borrower agree that said Mortgage/Deed of Trust is modified as follows:

INTEREST RATE TO CHANGE FROM 8 % (EIGHT) TO 7% (SEVEN). ALL OTHER TERMS REMAIN IN FULL FORCE AND EFFECT

Further, it is agreed between the parties that this Agreement is hereby incorporated into the said Promissory Note and Mortgage/Deed of Trust and made a part thereof; and that all other terms, conditions, provisions and obligations of said Promissory Note and Mortgage/Deed of Trust not modified hereby are ratified and confirmed by both Lender and Borrower.

In Witness Whereof, parties have hereunto set their hands on .

Lorisa Dawn Raschilla Trustee

Jayne A. Lyder, Co-Trustee

STATE OF NEVADA,

County of Washoe ss.

On 10/13/08 personally appeared before me, a notary public, Jayne A. Lyder personally known or proved to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official stamp at my office in the County of Washoe the day and year in this certificate first above written.

E. Gates
Signature of Notary

