



The undersigned hereby affirms that this document submitted for recording does not contain any personal information.

Adrian Lagent

Assessor Parcel No(s): 1320-35-001-028

WHEN RECORDED MAIL TO:
Heritage Bank of Nevada, 1401 S Virginia, Reno, NV 89502

APR 11 1320-35-001-028

FOR RECORDER'S USE ONLY

026532-mw

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated June 29, 2009, is made and executed between CRAIG L PARSONS and ANNETTE E PARSONS, HUSBAND AND WIFE AS JOINT TENANTS ("Grantor") and Heritage Bank of Nevada, whose address is 1401 S Virginia, Reno, NV 89502 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated January 31, 2006 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED FEBRUARY 14, 2006 AS DOCUMENT #0667888.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DOUGLAS County, State of Nevada:

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

BEING A PORTION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 13 NORTH, RANGE 20 EAST, FURTHER DESCRIBED AS FOLLOWS:

PARCEL 3A-2A, AS SET FORTH ON PARCEL MAP FOR DENNIS C AND PATTI L DIRKSEN, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON DECEMBER 16, 1992, IN BOOK 1292, PAGE 2626, AS DOCUMENT NO. 295424.

EXCEPTING THEREFROM ALL MINERAL, OIL, GAS AND OTHER HYDROCARBONS, AS GRANTED TO STOCK PETROLEUM CO., INC. IN GRANT DEED, RECORDED MARCH 13, 1980, IN BOOK 380, PAGE 1315, AS DOCUMENT NO. 42677



**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 1300032370

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The Real Property or its address is commonly known as 1524 EAST VALLEY ROAD, GARDNERVILLE, NV 89410. The Real Property tax identification number is 1320-35-001-028.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

TO REDUCE MAXIMUM CREDIT TO \$50,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED JUNE 29, 2009.

GRANTOR:

X 
CRAIG L PARSONS

SIGNED IN COUNTERPART

X 
ANNETTE E PARSONS

LENDER:

HERITAGE BANK OF NEVADA

X 
Authorized Officer BRANDEN MARTIN/LOAN OFFICER



**MODIFICATION OF DEED OF TRUST
(Continued)**

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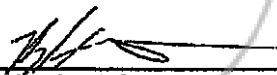
GRANTOR:

X 
CRAIG L PARSONS

X 
ANNETTE E PARSONS

LENDER:

HERITAGE BANK OF NEVADA

X 
Authorized Officer BRANDEN MARTIN/LOAN OFFICER



MODIFICATION OF DEED OF TRUST

Loan No: 1300032370

(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Washoe

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This instrument was acknowledged before me on June 29, 2009 by Branden Martin, Loan Officer of Heritage Bank of Nevada, as designated agent of Heritage Bank of Nevada.



Kathryn Kolbet
(Signature of notarial officer)

Notary Public in and for State of NV

(Seal, if any)



**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 1300032370

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF NV

COUNTY OF Carson City

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) SS
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This instrument was acknowledged before me on 7/6/09 by CRAIG L
PARSONS and ANNETTE E PARSONS.

(Signature of notarial officer)



Notary Public in and for State of NV

(Seal, if any)