



I hereby affirm that this document submitted for recording does not contain a social security number.



Signature

Printed name & title- THERESA BARRETT
DOC AUDIT DEPT FOR SERVICELINK

APN# 1320-31-516-001

Recording Requested By: ServiceLink

Name: ServiceLink

Address: 4000 INDUSTRIAL BLVD.

City/State/Zip: ALIQUIPPA PA, 15001

Document Title: LOAN MODIFICATION

If legal description is a metes & bounds description furnish the following information:

Legal Description obtained from of document), Book recorded County Recorder office.	Page (date) in the	Document #	(type
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If Surveyor, please provide name and address.

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(Additional recording fee applies)

This cover page must be typed.

NV Affirmation cover Sheet - 2/06

VMP ® -368C(NV) (0602)



AFTER RECORDING MAIL TO:
Washington Mutual Bank
Mail Stop: FL5-7704
7757 Bayberry Rd.
Jacksonville, FL 32256
Attn: Lien Release – Subordination Team

Loan Number: 0669892614

1991429

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT is made on 8-5-2009, between Dyke R. Varble and Cynthia D. Varble (individually and collectively, if more than one, "Borrower" and/or "Trustor", as applicable) and JPMorgan Chase Bank, National Association, successor in interest to Washington Mutual Bank, FA (The "Bank").

Borrower has obtained a home equity line of credit from the Bank (the "Loan") in the original credit limit amount of \$100,000.00. The Loan is evidenced by a Line of Credit Agreement and Disclosure (including any riders or previous amendments, the "Agreement") from Borrower dated 11-11-2003 and secured by a Deed of Trust (the "Deed of Trust"), dated 11-11-2003 and recorded on 11-21-2003, in Book 1103, Page 9684, Instrument/Document Number N/A in Official Records of Douglas County, Nevada.

The Loan covers the property described in the Deed of Trust and located at the address shown below (the "Property").

See Exhibit "A" Attached Herein

Borrower, Trustor and the Bank now wish to make certain modifications to the loan terms, and in consideration of the mutual benefits accruing to each, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Modification to Agreement. The Agreement is hereby modified as follows:

1.1 Credit Limit. The maximum credit limit shall be lowered to \$85,400.00 from \$100,000.00.

2. Miscellaneous. Except as herein modified, all the terms, covenants and conditions of the Agreement and Deed of Trust remain in full force and effect without modification or change. Each of the undersigned Borrowers and Trustors hereby ratifies and reaffirms his/her respective obligations under the Agreement and Deed of Trust, as herein modified, including but not limited to the obligation of Borrower to pay the indebtedness evidenced or secured hereby. Nothing herein shall affect the validity or lien priority of the Deed of Trust on the property as security for the payment of all amounts owing on the Agreement as herein modified.



Dated as of the day and year first above written.

By signing below, the Borrower(s) accepts and agrees to this Modification.

Borrower(s):

Dyke R. Varble
Dyke R. Varble

Cynthia D. Varble
Cynthia D. Varble

By signing below, each Trustor accepts and agrees to the terms of the Deed of Trust as amended and supplemented by this Modification.

Trustor(s):

Dyke R. Varble

Cynthia D. Varble

ACKNOWLEDGMENT OF BORROWER(S)/TRUSTOR(S)

State of NEVADA
County of DOUGLAS

On this 18 day of AUG, 2009, personally appeared before me CAROL WARRBINS to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as _____ free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this _____ day of _____.

Notary Public in and for the State of _____, residing at _____

My appointment expires _____

NOT IN TRUST



JPMorgan Chase Bank, National Association,
successor in interest to Washington Mutual Bank, FA

By: *K Burton*
Kathleen E. Burton
Vice President

ACKNOWLEDGMENT OF LENDER

State of Florida)
County of Duval)

On 8-5-2009, before me, the undersigned, a Notary Public in and for the State of Florida, duly commissioned and sworn, personally appeared Kathleen E. Burton to me known to be the Vice President of JPMorgan Chase Bank, National Association, successor in interest to Washington Mutual Bank, FA, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that said individual is authorized to execute the said instrument. WITNESS my hand and official seal hereto affixed the day and year first above written.

Nicole Gonzalez
Notary Public in and for the State of Florida, County of Duval, Residing at 7757 Bayberry Road,
Jacksonville, FL 32256.
My appointment expires: 3.10.13





Exhibit "A"

Legal Description

All that certain parcel of land situated in City of MINDEN, County of DOUGLAS, State of Nevada, being known and designated as follows:

LOT 4, IN BLOCK A, A SET FORTH ON THE FINAL MAP OF MACKLAND UNIT NO. 2 "PHASE B" FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 25, 1989 IN BOOK 989 AT PAGE 3256, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 211622.

Being the same property as conveyed from CLARA WIRTHWEIN, TRUSTEE OF THE WIRTHWEIN SURVIVOR'S TRUST UNDER DECLARATION OF TRUST DATED MAY 30, 1966 to DYKE R. VARBLE AND CYNTHIA D. VARBLE, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP as described in Corporation Grant, Bargain and Sale Deed, Dated 07/15/1997, Recorded 07/30/1997, in Official Records Book No. 797, Page No. 5268.

Tax ID: 1320-31-516-001

