

A.P.N.: 1220-16-401-007
Escrow No.: 280045 ACCOM

Mail to:

Thomas Van Buren Williams and Anna Laura Williams
3294 Reese Lane
Gardnerville, NV 89410

Douglas County - NV
Karen Ellison - Recorder

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BK-0210 PG- 1203 RPTT: 0.00



**AGREEMENT FOR MODIFICATION OF
PROMISSORY NOTE SECURED BY DEED OF TRUST**

THIS AGREEMENT entered into this _____ day of February, 2010 by and between:
RONALD K. HALL and JOAN S. HALL, husband and wife as joint tenants in dealing with their undivided 1/2
interest Trustor(s); and MARQUIS TITLE & ESCROW INC., a Nevada Corporation, herein called TRUSTEE

WITNESSETH:

WHEREAS, said Trustor(s) have heretofore, to-wit, executed that certain Deed of Trust in favor
of said Beneficiary(ies) securing a Promissory Note in the original amount of \$430,000.00.

Said Deed of Trust is dated June 9, 2004 and was recorded on June 14, 2004, as Document No. 0616089
Official Records of Douglas County, State of Nevada, with the present existing principal balance in the amount of
\$297,862.39

WHEREAS, all parties hereto desire to modify the terms of said Promissory Note referred to
above in the following manner:

Interest to be calculated on the unpaid principal amount using a Three year LIBOR swap rate plus 1.93% over the
Index described below***.

Note shall now contain a floor of 5.5% and a ceiling of 7.5%. New maturity date shall be 1/12/2025.

Rate set on flowing dates: 1/12/2013, 1/12/2016, 1/12/2019, 1/12/2022

***Term LIBOR/Swap. LIBOR/Swap is to be strictly interpreted and is not intended to serve any other purpose
other than providing an index to determine the interest rate used herein. Beneficiaries's LIBOR/Swap rate may not
necessarily be the same as the quoted offer side in the Eurodollar time deposit market by any particular institution or
service applicable to any interest period. As used herein, Beneficiaries's LIBOR/Swap rate shall mean the rate per
annum quoted by Beneficiary as Beneficiaries's Three Year LIBOR/Swap rate based upon the LIBOR/Swap rate as
quoted for U.S. Dollars by Bloomberg or other comparable pricing services selected by Beneficiary.


ALL OTHER TERMS TO REMAIN THE SAME

The WILLIAMS REVOCABLE TRUST DATED
JANUARY 27, 2010.


THOMAS VAN BUREN WILLIAMS, Trustee


RONALD K. HALL


ANNA LAURA WILLIAMS, Trustee


JOAN S. HALL

STATE OF Nevada
COUNTY OF Douglas

On this 4th day of February, 2010 personally appeared before me, a notary public,
Thomas Van Buren Williams, Anna Laura Williams, Ronald K. Hall and Joan S. Hall
, who acknowledged to me that he executed the foregoing document.


Notary Public

 SUSAN LAPIN
Notary Public - State of Nevada
Appointment Recorded in Douglas County
No:02-74633-5 - Expires March 21, 2010

* This Document is being recorded
as an accomodation only *

