



APN 1318-03-212-045

Recording Requested By:

Name: Custom Recording Solutions

Address: 2550 N Redhill Avenue

City/State/Zip: Santa Ana, CA 92705
7789414

Modification Agreement to Deed of Trust (Line Agreement)

(Print Name of Document on the line above)

I, the undersigned hereby affirm that this document submitted for recording contains personal information (social security number, driver's license number or identification card number) of a person as required by a specific law, public program or grant that requires the inclusion of the personal information. The Nevada Revised Statute (NRS), public program or grant referenced is :

(Insert the NRS, public program or grant referenced on the line above)

Kimberly Perkins Recording Coordinator
Signature Kimberly Perkins Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2. This cover page must be typed or printed. Additional recording fee applies.



**Recording Requested by &
When Recorded Return to:**
US Bank, N.A.
1850 Osborn Avenue
Oshkosh, WI 54902

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

7789414

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: US Bank N.A.
Modification Date: 01/05/2010	1850 Osborn Ave.
Note Date: 07/07/2005	Oshkosh, WI 54902
Maturity Date: 07/20/2030	
Account Number ending in: ****7020	
Original Credit Limit: \$150,000.00	
New Credit Limit: \$78,401.00	
Borrowers: (as listed on mortgage) John F Adams and Jackie G Adams, husband and wife	
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.	

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Grantors:

X	<u>John F. Adams</u>	1-26-10
	John F Adams	Date
X	<u>Jackie G. Adams</u>	
	Jackie G Adams	Date
X		Date
X		Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement

State of Nevada)
County of Douglas) ss.



On this 2nd day of January, 2010 before me, a notary public, personally appeared

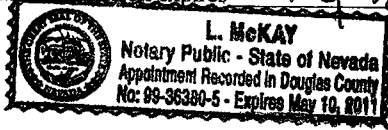
John F. & Jackie G. Adams

known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

[Signature]
Notary Public

Notary printed name L. McKay

My commission expires May 10 2011



U.S. Bank National Association, ND

Signature: [Signature]

Ann K Gurno, Operations Officer

State of Wisconsin)

SS

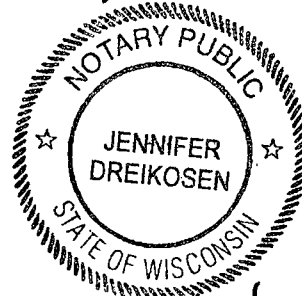
County of Winnebago)

This instrument was acknowledged before me on the 05 day of January, 2010, by Ann K Gurno, an Operations Officer of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

[Signature]
Jennifer Dreikosen, Notary Public

My Commission Expires on 10/17/2010

[Signature]
Jennifer Dreikosen



exp 10/17/2010



On this _____ day of _____, 20____ before me, a notary public, personally appeared

_____ known or identified to me to be the person(s) whose name(s) is(are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

Notary Public

Notary printed name

My commission expires

U.S. Bank National Association, ND

Signature: Ann K. Gurno

Ann K Gurno, Operations Officer

State of Wisconsin)

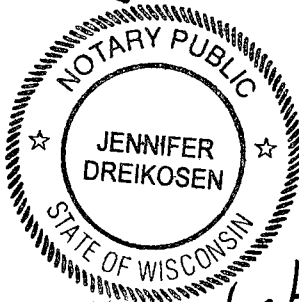
ss

County of Winnebago)

This instrument was acknowledged before me on the 05 day of January, 2010, by Ann K Gurno, an Operations Officer of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

Jennifer Dreikosen
Jennifer Dreikosen, Notary Public

My Commission Expires on 10/17/2010



exp 10/17/2010



MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) – EXHIBIT A

Deed of Trust – a deed of trust signed, dated and recorded as shown.

Grantors: John F Adams and Jackie G Adams, husband and wife

Trustee: US Bank Trust Company, NA

Beneficiary: US Bank, National Association, ND

Deed of Trust Date: 07/07/2005

Deed of Trust Recording Date: 08/03/2005

Recording Office: Douglas

Deed of Trust Recording Information: 0651256

Legal Description of Property:
see attached sheet,

Parcel ID: 1320-33-718-006

Property Address:

193 CARSON DR
ZEPHYR COVE NV 89448

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
Attn: Ann K Gurno 920-426-7796
1850 Osborn Avenue
Oshkosh, WI 54902

Mail Tax Statements to:



Order ID: 7789414
Loan No.: 0118769884

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 154, as shown on the map of Skyland Subdivision No. 3, filed in the office of the County Recorder of Douglas County, Nevada, on February 24, 1960, as Document No. 15653.

Assessor's Parcel Number: 1318-03-212-045

