



WHEN RECORDED MAIL TO:  
NEVADA STATE BANK  
Subordination Department  
P.O. Box 1507, Salt Lake City, UT 84110  
Processor:  
1848830004001172  
APN 1121-35 -002-0018

2392183

**SUPPLEMENTAL DEED OF TRUST**

This Supplemental Deed of Trust is executed **March 15, 2010**, by and among **JOSEPH N FOWLES, MARY FOWLES TRUSTEES OF JOSEPH AND MARY FOWLES LIVING TRUST UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED MAY 13, 2004** as **Trustors** and **NEVADA STATE BANK** as **Lender and Beneficiary**.

WHEREAS, Trustor executed and delivered that certain Trust Deed dated **6/18/2008**, which was recorded **7/8/2008** as Instrument No **726321**, of the **DOUGLAS** County Recorder's Office, **DOUGLAS** County, **NEVADA** (the "Trust Deed") which secures a Credit Agreement in the maximum principal amount of **\$100,000.00** Dollars and Trustor and Lender desire to make certain modifications to the Trust Deed as hereinafter described which covers real property located in **DOUGLAS** County, State of **NEVADA**, described in the following attachment.


APN#: 1121-35 -002-0018  
Address: 2939 DEVENPECK DRIVE, GARDNERVILLE, NV 89410

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Trust Deed is hereby amended as follows:

1. The term Credit Agreement is hereby amended to provide that the Credit Limit is modified **Reduced** from **\$100,000.00** Dollars to **\$90,000.00** Dollars. Except as amended herein all the terms of the Trust Deed remain in full force and effect and are applicable to the provisions hereof.

IN WITNESS WHEREOF, Trustor and Lender have executed this Supplemental Trust Deed as the date of the date and year first above written.

Trustor(s):

  
\_\_\_\_\_  
JOSEPH N FOWLES, TRUSTEE

  
\_\_\_\_\_  
MARY FOWLES, TRUSTEE

NEVADA STATE BANK

  
\_\_\_\_\_  
L. MERRILL RIGGS  
Vice President



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## AMENDMENT TO HOME EQUITY CREDIT LINE AGREEMENT AND DISCLOSURE

This Amendment to Home Equity Credit Line Agreement and Disclosure (the "Amendment") is executed this **March 15, 2010**, by and between **JOSEPH N FOWLES, MARY FOWLES**, ("Borrower") and **NEVADA STATE BANK** (the "Lender").

WHEREAS, Borrower and Lender entered into that certain Home Equity Credit Line Agreement and Disclosure dated **6/18/2008** which provided for Lender to establish a credit line for Borrower of **\$100,000.00** (the "Credit Limit"); and

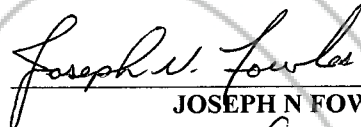
WHEREAS, Borrower(s) have requested that Lender modify the amount of the Credit Limit as hereinafter described and Lender has agreed to such request.

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Agreement is hereby amended as follows:

1. The amount of the Credit Line is hereby modified from **\$100,000.00** to **\$90,000.00**.

Except as amended herein, all other terms and conditions of this Agreement remain in full force and effect.

IN WITNESS WHEREOF, Borrower and Lender have executed this Amendment as of the date and year first above written.

  
\_\_\_\_\_  
JOSEPH N FOWLES

  
\_\_\_\_\_  
MARY FOWLES

NEVADA STATE BANK

  
\_\_\_\_\_  
L. MERRILL RIGGS  
Vice President



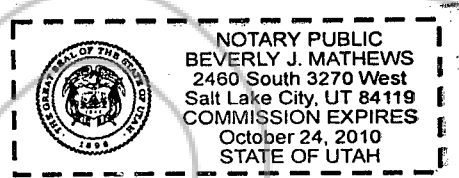
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APN 1121-35 -002-0018

STATE OF UTAH  
:SS  
COUNTY OF SALT LAKE

On March 15, 2010, before me Beverly Mathews a Notary Public in and for said County and State, personally appeared, **L. MERRILL RIGGS**, Vice President of NEVADA STATE BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Beverly Mathews  
Notary Public

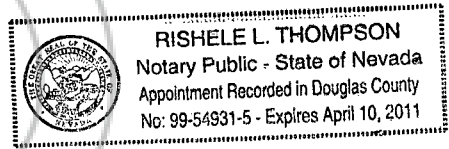


STATE OF Nevada  
COUNTY OF Douglas

On 4/16/10 before me Rishele Thompson a Notary Public in and for said County and State, personally appeared **JOSEPH N FOWLES, MARY FOWLES**, personally known to me (or proved to me on the basis of satisfactory evidence) 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 in their authorized capacity(ies), and that his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Rishele Thompson  
Notary Public





**1156FM1Y**

**SCHEDULE A**

**THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF DOUGLAS AND STATE OF NEVADA DESCRIBED AS FOLLOWS:**

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

**ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:**

**BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 11 NORTH, RANGE 21 EAST, M.D.B. & M., FURTHER DESCRIBED AS FOLLOWS:**

**PARCEL A OF PARCEL MAP NO. 2 FOR DON E. MEIER AND GALL A. MEIER, RECORDED JUNE 13, 1979, IN BOOK 679, PAGE 939, AS DOCUMENT NO. 33464, DOUGLAS COUNTY OFFICIAL RECORDS.**

**PARCEL ID: 1121-35-002-018**

**PROPERTY ADDRESS: 2939 DEVENPECK DR**