

OFFICIAL RECORD  
Requested By:  
FIRST AMERICAN TITLE  
INSURANCE CO  
Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00  
BK-0410 PG- 3336 RPIT: 0.00



APN: 1220-22-410-111

Prepared By: Rosemary Kirksey  
U.S. Bank Home Mortgage  
16900 West Capitol Drive  
Brookfield, WI 53005  
Phone: (262) 373-4771

Service Loan Number: 7884256599

LOAN EXTENSION OF THE PROMISSORY NOTE AND DEED OF TRUST

ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Extension of the Promissory Note ("Extension"), entered into effective as of 23 day of MARCH, 2010, between *Rhett Gann and Michelle Tagliavore Gann, Husband and Wife* ("Borrower"), *U.S. Bank N.A.* ("Lender") amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated *December 29, 2004*, Securing the original principal sum of U.S. *\$241,600.00*, Recorded on *January 04, 2005, Document Number 0633658 Book 0105 Page 00908* and in *Douglas County* Records in the State of *Nevada*. The Promissory Note loan Extension, bearing the same date as, and secured by the Security Instrument (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at:

*1477 Kathy Way Gardnerville NV 89460*, the real property described being set forth as follows:

See Legal Attached  
Parcel ID Number:

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows: (notwithstanding anything contrary contained in the Note or Security Instrument)

- 1. As of *February 1, 2010*, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. *\$241,483.26*.

When recorded mail to: #5934779  
First American Title  
Loss Mitigation Title Services 12106.3  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: GANN - BMPG+

2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 5.125%, beginning February 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,429.33, beginning on the 1<sup>st</sup> day of March 1, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on February 1, 2015 ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. At this time of Maturity Date, full principal balance is due in full.

The Borrower will make such payments at 4801 Frederica Street, Owensboro, Kentucky 42301 or at such other place the Lender may require.

3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.

4. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Modification.

[Signature]  
Rhett Gann

[Signature]  
Michelle Tagliavore Gann

State of California

County of San Diego

I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared Rhett Gann and Michelle Tagliavore Gann, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that They executed the same for the purpose therein expressed.

Witnesses my hand and official seal in the county and state afore said this 23<sup>rd</sup> day of March, 2010.

My Commission Expires: July 2, 2012

[Signature]  
Signature Notary Public

(760) 639-4420  
Notary Phone Number

Sandi L. Smith  
Name (typed or printed)



Lender:

U.S. BANK N.A.

By Patricia A Ludka  
Patricia A Ludka, First Vice President

State of Wisconsin  
County of Waukesha

I, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named Patricia A Ludka, First Vice President, and was executed and acknowledged and delivered to be the act and deed of the above company.

Witness my hand and seal of office this 7th day of April, 2010.

My Commission Expires: March 3, 2013

Signature Notary Public

Rosemary Kollenbroich  
Signature Notary Public

Rosemary Kollenbroich  
Name (typed or printed)

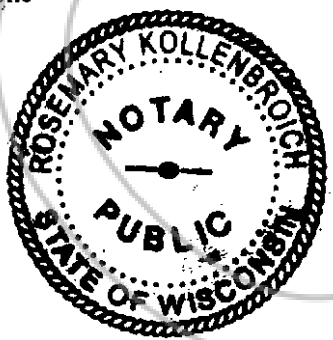


EXHIBIT "A"  
LEGAL DESCRIPTION

LOT 924, AS SHOWN ON THE MAP OF GARDERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, AS DOCUMENT NO. 72456.