

The undersigned hereby affirms that this document submitted for recording does not contain any personal information.

Assessor Parcel No(s): 1320-31-517-009

DOC # 770644
09/16/2010 03:20PM Deputy: PK
OFFICIAL RECORD
Requested By:
NORTHERN NEVADA TITLE CC
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: 17.00
BK-910 PG-3540 RPTT: 0.00



RECORDATION REQUESTED BY:
Heritage Bank of Nevada, 1401 S Virginia, Reno, NV 89502

WHEN RECORDED MAIL TO:
Heritage Bank of Nevada, 1401 S Virginia, Reno, NV 89502

D010947970

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated September 9, 2010, is made and executed between **SCOTT M SMITH, AN UNMARRIED MAN ("Grantor")** and **Heritage Bank of Nevada, whose address is 1401 S Virginia, Reno, NV 89502 ("Lender")** as successor and interest to Carson River Community Bank.

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated April 8, 2008 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED APRIL 14, 2008 AS DOCUMENT #721361.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DOUGLAS County, State of Nevada:

LOT 2, BLOCK C, AS SET FORTH ON THE FINAL MAP OF MACKLAND UNIT NO. 2, "PHASE C", FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 21, 1989 IN BOOK 889 AT PAGE 2804 AS DOCUMENT NO. 229541

The Real Property or its address is commonly known as 1647 MACKLAND DRIVE, MINDEN, NV 89423. The Real Property tax identification number is 1320-31-517-009.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

TO INCREASE MAXIMUM CREDIT TO \$325,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification



**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 81000176

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does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED SEPTEMBER 9, 2010.

GRANTOR:

X


SCOTT M SMITH

LENDER:

HERITAGE BANK OF NEVADA, as successor and interest to
Carson River Community Bank

X


Authorized Officer KATHY PETERSON



**MODIFICATION OF DEED OF TRUST
(Continued)**

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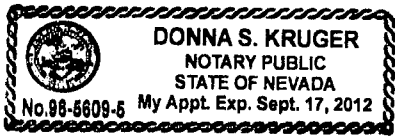
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Douglas

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) SS
)

This instrument was acknowledged before me on September 16, 2010 by **SCOTT M SMITH**.



Donna S. Kruger

(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



**MODIFICATION OF DEED OF TRUST
(Continued)**

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LENDER ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Washoe

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) SS
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This instrument was acknowledged before me on Sept. 15, 2010 by Kathy Peterson,
agent of **Heritage Bank of Nevada**, as designated agent of **Heritage Bank of Nevada**.



(Seal, if any)

Larissa Smith

(Signature of notarial officer)

Notary Public in and for State of NV