

Assessor's Parcel Number:  
1420-07-813-015

Recording Requested By/Return To:  
Wells Fargo Bank, N.A.  
Billings Office  
PO Box 31557 MAC B6955-013  
Billings, MT 59107-9900

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 6 Fee: 19.00  
BK-0611 PG- 2524 RPTT: 0.00



This Instrument Prepared By:  
Wells Fargo Bank, N.A.  
KRIS YOUNG  
MAC X2303-01N  
ONE HOME CAMPUS  
DES MOINES, IOWA 50328

[Space Above This Line For Recording Data]

Account #: 654-654-1936384-0XXX

Reference Number: 100068300111532512

**MODIFICATION TO DEED OF TRUST**

This Modification Agreement (this "Agreement") is made this 10 day of MAY, 2011,  
by and between Wells Fargo Bank, N.A. ("Lender") and  
RYAN F JEZEK AND MELISSA A. JEZEK, HUSBAND AND WIFE AS JOINT TENANTS  
(individually and collectively, "Borrower"). Lender and Borrower are collectively referred to as the  
"Parties."

**RECITALS:**

A. Borrower executed and delivered to Lender that certain  
DEED OF TRUST dated OCTOBER 19, 2005, securing the  
Debt Instrument of the same date (together with any renewals, extensions, or modifications to the Debt  
Instrument made prior to the date of this Agreement), recorded in Book/Roll/Volume 1005 at page  
12668 (or as No. 0659032) of the Official Records in the Office of the  
Recorder of the County of DOUGLAS, State of Nevada (the "Security Instrument"),  
and covering the property described in the Security Instrument and located at  
982 HILLTOP DRIVE, CARSON CITY, NEVADA 89705 (the "Property"),  
more particularly described as follows:  
SEE EXHIBIT A

- B. This section intentionally left blank.
- C. The Security Instrument currently provides for  a payment in full date of NOVEMBER 01, 2020
- D. The Parties desire to change the security instrument to provide for  a payment in full date of JANUARY 01, 2051
- E. The Parties wish to modify and amend the Security Instrument to reflect the above change.

**AGREEMENTS:**

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge, Borrower and Lender agree as follows:

1. The Security Instrument is modified and amended as follows:  
 the payment in full date is JANUARY 01, 2051
2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lender's security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security Instrument and the Debt Instrument at the time and in the manner therein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt Instrument.
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt Instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt Instrument. The

co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt Instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.

7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.

8. By signing below, Borrower acknowledges that Borrower has received, read, and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.

BORROWER:

Melissa A JezeK  
(Signature)  
MELISSA A JEZEK  
(Printed Name)

Ryan F JezeK  
(Signature)  
RYAN F JEZEK  
(Printed Name)

\_\_\_\_\_  
(Signature)  
\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)  
\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)  
\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)  
\_\_\_\_\_  
(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

LENDER:  
Wells Fargo Bank, N.A.

By: *Penny Tebben*  
(Signature)

PENNY TEBBEN

(Printed Name)  
ASSISTANT VICE PRESIDENT

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Iowa

COUNTY OF Dallas ) ss.

On this 20th day of May, 2011, before me, a Notary Public in and for said county personally appeared Penny Tebben to me personally known, who being by me duly (sworn or affirmed) did say that that person is Asst Vice President of said association, that (the seal affixed to said instrument is the seal of said or no seal has been procured by said) association and that said instrument was signed and sealed on behalf of the said association by authority of its board of directors and the said President acknowledged the execution of said instrument to be the voluntary act and deed of said association by it voluntarily executed.

*Angela M Frye*  
Notary Public

Iowa  
State of

My commission expires: 11/5/13



For An Individual Acting In His/Her Own Right:

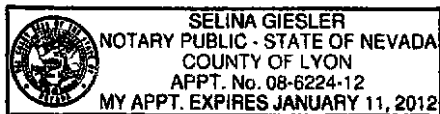
State of Nevada

County of Carson

This instrument was acknowledged before me on May 18, 2011 (date)  
by Melissa A Jezek And Ryan F Jezek (name(s) of person(s)).

Selina Giesler  
(Signature of notarial officer)

(Seal, if any)



Notary Public  
(Title and rank (optional))

COOPER



**EXHIBIT "A"**

The land referred to in this Commitment is situated in the City of Carson City, County of Douglas, State of Nevada and is described as follows:

LOT 7 IN BLOCK Q, AS SET FORTH ON FINAL MAP NO. 1001-9 OF SUNRIDGE HEIGHTS PHASES 6B, 7A & 8B, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JANUARY 30, 1996 IN BOOK 196 AT PAGE 5112 AS DOCUMENT NO. 380052, AND CERTIFICATE OF AMENDMENTS RECORDED FEBRUARY 2, 1996 IN BOOK 296 AT PAGE 251 AS DOCUMENT NO. 380351 AND ON AUGUST 14, 1996 IN BOOK 896 AT PAGE 2586 AS DOCUMENT NO. 394288, OFFICIAL RECORDS.

COPY