



APN# 1220-22-110-011

11-digit Assessor's Parcel Number may be obtained at:  
<http://redrock.co.clark.nv.us/assrealprop/owner.aspx>

MODIFICATION AGREEMENT

**Type of Document**

(Example: Declaration of Homestead, Quit Claim Deed, etc.)

**Recording Requested by:**

LSI

**Return Documents To:**

Name LSI

Address 700 CHERRINGTON PARKWAY

City/State/Zip CORAOPOLIS, PA 15108

This page added to provide additional information required by NRS 111.312 Section 1-2

(An additional recording fee of \$1.00 will apply)

This cover page must be typed or printed clearly in black ink only.



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

**MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)**

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

Home Equity Line Agreement

Modification Date: 7/1/11

Note Date: 5/11/07

Maturity Date: 6/15/32

Account Number ending in: \*\*\*\*0156

Original Credit Limit: \$40,000.00

New Credit Limit: \$29,500.00

Borrowers: (as listed on mortgage) Mark Smith and Kristen Smith, husband and wife

Bank: US Bank National Association ND

4325 17<sup>th</sup> Avenue SW

Fargo ND 58103

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 Mark Smith 7-13-11  
Date

X Kristen Smith 7-12-11  
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 13<sup>TH</sup> day of July, 2011 before me, a notary public, personally appeared  
Mark Smith & Kristen Smith  
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.

Charlene McDonald  
Notary Public  
Notary printed name Charlene McDonald  
My commission expires 11-08-13



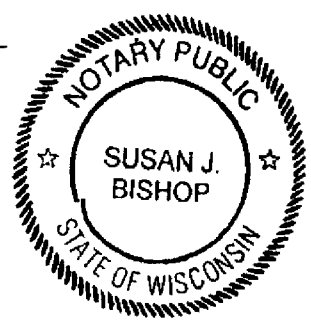
**U.S. Bank National Association, ND**

Signature: Ann K. Gurno  
Ann K Gurno, Assistant Vice President

State of Wisconsin )  
County of Winnebago ) ss

This instrument was acknowledged before me on the 01 day of July, 2011, by  
Ann K Gurno, Assistant Vice President of U.S. Bank National Association, ND, a  
national banking association, on behalf of the association.

Susan J. Bishop  
Susan J. Bishop, Notary Public  
My Commission Expires on 1/22/2012





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

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

**Grantors:** Mark Smith and Kristen Smith, husband and wife

**Trustee:** US Bank Trust Company, National Association

**Beneficiary:** US Bank National Association ND

**Deed of Trust Date:** 5/9/07

**Deed of Trust Recording Date:** 6/7/07

**Recording Office:** Douglas County

**Deed of Trust Recording Information:** Doc: 0702516

**Legal Description of Property:**

See Attached Legal

**Parcel ID:** 1220-22-110-011

**Property Address:** 1436 James Rd  
Gardnerville, NV 89460

**Certificate No.(Torrens Only):**

This instrument drafted by:  
U.S. Bank National Association ND  
1850 Osborn Avenue  
Oshkosh, WI 54902

Mail Tax Statements to:



Order No.: **11914258**  
Loan No.: 2300053204

**Exhibit A**

The following described property:

Lot 70, as shown by Map of Gardnerville Ranchos Unit No. 5, recorded in the office of the Douglas County recorder on November 4, 1970, in Book 80, Page 675, as Document No. 50056.

Assessor's Parcel No: 1220-22-110-011

