

DOC # 788028
08/16/2011 09:52AM Deputy: SG
OFFICIAL RECORD
Requested By:
Northern Nevada Title CC
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$43.00
BK-811 PG-2513 RPTT: 0.00



The undersigned hereby affirms that this document submitted for recording does not contain the Social Security number of any person or persons (NRS 239B.030)

NORTHERN NEVADA TITLE COMPANY

By: [Signature]

Print Name/Title:

APN: 1321-00-001-014
ORDER NO.: 1094540-wd

FOR RECORDER'S USE ONLY

TITLE OF DOCUMENT: Modification Agreement

WHEN RECORDED MAIL TO:

Evergreen Note Servicing
6121 Lakeside Dr. ste. 150
Reno, NV 89511



MODIFICATION AGREEMENT

Northstar Lending Group License No. 2189

This agreement, made and entered into this 7th day of August, 2011 between Frank G. Lococo and Jan Lococo, husband and wife as joint tenants, investing an undivided amount of \$20,000.00 with 42.5532% interest and Steve White, Trustee of the John H. White 1995 Trust dated December 22, 1995, investing an undivided amount of \$27,000.00 with 57.4468% interest as first party, and Alex Andreasen, an unmarried man as second party

WITNESSETH THAT:

WHEREAS, First party is the owner and holder of a promissory note secured by a Deed of Trust dated August 26, 2010 and recorded on September 2, 2010, in Book 0910, Page 0357, as Document No. 0769728 of Official Records of the County of Douglas, State of Nevada.

WHEREAS, Second party is the owner or is about to become the owner of the real property described in said Deed of Trust subject to the lien thereof, and

WHEREAS, the parties hereto desire to change and modify the terms of said promissory note.

NOW THEREFORE, in consideration of the premises and covenants herein contained it is mutually agreed as follows:

1. The unpaid balance of principal now due upon said promissory note is the sum of \$47,000.00 with interest thereon at the rate of 11.000% per annum.
2. The balance due upon said promissory note as aforesaid shall be paid in the following manner and the terms of said promissory note changed and modified as follows to wit:

Maturity date is hereby extended to March 2, 2012, at which time a balloon payment of unpaid principal together with accrued interest shall become all due and payable.

Beneficiaries agree to extend maturity date an additional 6 months if, account is current, all payments have been made on time and all accrued interest is up to date. Borrower must notify beneficiaries and loan office at least 1 month prior to maturity to exercise this option. Borrower must pay an extension fee of 6 points (\$2,820.00) of the original principal balance of said note (3 points to be paid to Beneficiaries and 3 points to be paid to Northstar Lending Group, and/or its assigns) and a \$800.00 processing fee paid to Northstar Lending Group and/or its assigns. These fees must be paid through escrow.

3. That in all other respects said note and said Deed of Trust shall remain unaffected, unchanged and unimpaired by reason of the execution of this agreement.
4. That second party agrees to pay said promissory note according to the terms thereof as herein changed and modified and agrees to perform all of the acts to be performed by the trustor under the terms of said Deed of Trust.



IN WITNESS WHEREOF, the parties hereto have executed this agreement the 9 day of August, 2011

BORROWER:

Alex Andreassen
Alex Andreassen

Benefeciaries:

Frank G. Lococo

Jan Lococo

The John M. White 1995 Trust

Steve White
Steve White, Trustee

STATE OF Nevada

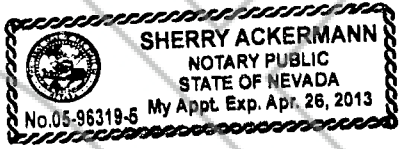
COUNTY OF Douglas

ON 8-9-2011
Alex Andreassen

BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED:
KNOWN TO ME OR PROVED TO ME ON THE BASIS OF
SATISFACTORY EVIDENCE TO BE THE PERSON(S) WHOSE NAME(S) APPEAR ON THE WITHIN INSTRUMENT AND
ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

Sherry Ackermann
NOTARY PUBLIC



STATE OF Nevada

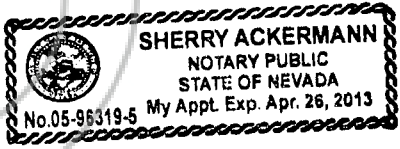
COUNTY OF Douglas

ON 8-10-2011
Steve White

BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED:
KNOWN TO ME OR PROVED TO ME ON THE BASIS OF
SATISFACTORY EVIDENCE TO BE THE PERSON(S) WHOSE NAME(S) APPEAR ON THE WITHIN INSTRUMENT AND
ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

Sherry Ackermann
NOTARY PUBLIC



STATE OF _____
COUNTY OF _____

ON _____

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AND ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

NOTARY PUBLIC



IN WITNESS WHEREOF, the parties hereto have executed this agreement the _____ day of _____, 2011

BORROWER:

Alex Andreasen

Beneficiaries:

Frank G. Lococo

Frank G. Lococo

Jan Lococo

Jan Lococo

The John H. White 1995 Trust

Steve White, Trustee

STATE OF _____

COUNTY OF _____

ON _____ BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED:
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WITNESS MY HAND AND OFFICIAL SEAL

Please see attached

NOTARY PUBLIC

STATE OF _____

COUNTY OF _____

ON _____ BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED:
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ACKNOWLEDGED TO ME THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

NOTARY PUBLIC

STATE OF _____
COUNTY OF _____

ON _____ BEFORE ME, A NOTARY PUBLIC, PERSONALLY APPEARED:
KNOWN TO ME OR PROVED TO ME ON THE BASIS OF
SATISFACTORY EVIDENCE TO BE THE PERSON(S) WHOSE NAME(S) APPEAR ON THE WITHIN INSTRUMENT
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WITNESS MY HAND AND OFFICIAL SEAL

NOTARY PUBLIC



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Los Angeles

On Aug-11-2011 before me, Michelle M. Salmeron, Notary Public,
Date Here Insert Name and Title of the Officer

personally appeared Frank G. Lococo and Jan Lococo
Name(s) of Signer(s)

who 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 his/~~her~~/their authorized capacity(ies), and that by 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.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Michelle M. Salmeron
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

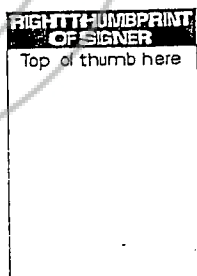
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

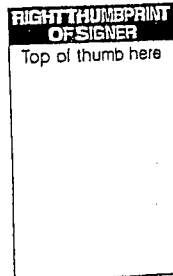
- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____

Signer's Name: _____

- Individual
- Corporate Officer — Title(s): _____
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____



Signer Is Representing: _____