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	Assessor's Parcel Number: 1420-07-817-03	5
	Recording Requested By:	
j	Name: LARRY I. KLOUSIA	
	Address: 13/10 DUSSEN LN	
	City/State/Zip CERRITOS CA 90703	
	Real Property Transfer Tax:	

DOC # 0788601 08/25/2011 12:25 PM Deputy: SD OFFICIAL RECORD Requested By: LARRY I. KLOUSIA

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 7 Fee: 20.00 BK-0811 PG-4876 RPTT: 0.00



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MODIFICATION AGREEMENT

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

A. P. No. 1420-07-817-035

When recorded mail to: Larry I. Klousia 13110 Dussen Lane Cerritos, CA 90703-9326

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 20 day of _______, 2011, by and between, IRVING L. KLOUSIA, a single man, LARRY'I. KLOUSIA, a married man as his sole and separate property, and BEVERLY JO GASTON, a single woman, First Party and, JORGE HERNANDEZ-LOPEZ, a married man as his sole and separate property, and ALEJANDRO HERNANDEZ, a married man as his sole and separate property, Second Party

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated October 18, 2005, executed by JORGE HERNANDEZ-LOPEZ and ALEJANDRO HERNANDEZ, as Trustor to First American Title Company, as original Trustee, and IRVING L. KLOUSIA, LARRY I. KLOUSIA, and BEVERLY JO GASTON, as Beneficiary; which Deed of Trust was recorded November 14, 2005, as Document No. 0660669, Official Records of Douglas County, Nevada; which Deed of Trust was given as security for Promissory Note dated October 18, 2005, in the sum of \$22,400.00, executed by JORGE HERNANDEZ-LOPEZ and ALEJANDRO HERNANDEZ in favor of and IRVING L. KLOUSIA, LARRY I. KLOUSIA, and BEVERLY JO GASTON; and

WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First Party is willing to modify the terms of said Note;

NOW THEREFORE, in consideration of the promises and agreements hereinafter contained to be performed by the Second Party, the parties do hereby agree as follows:

Original Note secured to:

LOT 14, BLOCK C AS SHOWN ON THE MAP OF IMPALA MOBILE HOME ESTATES UNIT NO. 1, RECORDED MAY 11, 1978 IN BOOK 578, PAGE 708 AS DOCUMENT NO. 20555, OFFICIAL RECORDS, DOUGLAS COUNTY, NEVADA.

shall be modified to reflect the additional advance made by the First Party. The additional advance is for \$1,045.00 for a total amount of \$23,445.00 now owed under the

Promissory Note and the interest rate shall be reduced to 4.0 % per annum. The new monthly payment shall be \$173.42 which includes principal and interest. The Note has been extended to 180 months with the next payment due on August 1, 2011. There shall be a late charge of \$10.00 if the monthly payment is not received within ten (10) days of its due date.

The parties involved do hereby accept said Modification Agreement on its terms. /// 111 /// 111 /// /// /// /// /// /// /// /// 111 III/// 111 ///

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Notary Public - State of Nevada Appointment Recorded in Douglas County No: 97-4131-5 - Expires February 15, 2014

FURTHER, it is agreed by and between the parties that this Agreement is hereby incorporated into the said Promissory Note and Deed of Trust and made a part thereof; and that all other terms, conditions, provisions, and obligations of said Promissory Note and Deed of Trust not hereby modified are ratified and confirmed by the parties.

First Party:	\ \	
Jovey L Klowsin	\ \	
IRVING L. KLOUSIA		
		\
LARRY I. KLOUSIA		١
BEVERLY JO GASTON		1
STATE OF Mirada)		
COUNTY OF DOUGLOS) ss		
This instrument was acknowledge	ed before me on 1-12, 2011	,
by IRVINGAL KIJOUSIA, LARRY I. KI	LOUSTA, and BEVERLY JO GASTON.	cutt b
Notary Public	CATHERINE P. COLLIER Notary Public - State of Nevad	8
Second Party:	Appointment Recorded in Lyon County No: 10-2072-12 - Expires April 14, 20	7 🖺
Lorga 1/2 20 do		
Jorge Hernande, to JORGE HERNANDEZ-LOPEZ	Pez	
Misson Hornand.		
ALEJANDRO HERNANDEZ	- ///	
STATE OF Merada)		
COUNTY OF Duylos) ss		
This instrument was acknowledge	ed before me on July 18, 3011, 2011	l.
by JORGE HERNANDEZ-LOPEZ and A	ALEJANDRO HERNANDEZ.	
allt		
Notary Public	N. HARRIS	

BK- 081
PG- 488
788601 Page: 5 Of 7 08/25/2013

FURTHER, it is agreed by and between the parties that this Agreement is hereby incorporated into the said Promissory Note and Deed of Trust and made a part thereof; and that all other terms, conditions, provisions, and obligations of said Promissory Note and Deed of Trust not hereby modified are ratified and confirmed by the parties.

First Party:	\ \
IRVING L. KLOUSIA	
LARRY I. KLOUSIA	
Blushy plaston BEVERLY JOGASTON	
STATE OF NEW MEXICO) ss	
COUNTY OF BEDUALUED)	
This instrument was acknowledged before me on 20, 20, by IRVING L. KLOUSIA, LARRY I. KLOUSIA, and BIVERLY JO GA	, 2011, ASTON.
Notary Public EX: 4/25/15	
Notary Public Ex: 4[25]15 Second Party:	
JORGE HERNANDEZ-LOPEZ	
ALEJANDRO HERNANDEZ	
STATE OF	
COUNTY OF ss	
This instrument was acknowledged before me on by JORGE HERNANDEZ-LOPEZ and ALEJANDRO HERNANDEZ.	, 2011,
Notes Dublic	
Notary Public	

BK- 0811 PG- 4881

FURTHER, it is agreed by and between the parties that this Agreement is hereby incorporated into the said Promissory Note and Deed of Trust and made a part thereof; and that all other terms, conditions, provisions, and obligations of said Promissory Note and Deed of Trust not hereby modified are ratified and confirmed by the parties.

First Party:			\ \
			\ \
IRVING L. KLOUSIA			\ \
The House	<		1
LARRY L. KLOUSIA			\
BEVERLY JO GASTON			
		/ /	
STATE OF) ss))	
COUNTY OF)			
This instrument was acknowled			, 2011,
by IRVING L. KLOUSIA, LARRY I.	KLOUSIA, and BEV	VERLY JO GAST	'ON.
Notary Public	_ / /		
Second Party:		$\backslash \rangle$	
IODGE HEDNIANDEZ LODEZ	- \ \		
JORGE HERNANDEZ-LOPEZ))		
	_ / /		
ALEJANDRO HERNANDEZ	_/ /		
STATE OF)			
COUNTY OF) ss			
This instrument was acknowle	dged before me on_		, 2011,
by JORGE HERNANDEZ-LOPEZ an		RNANDEZ.	
Notary Public			

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California	
County ofLos Angeles	
On <u>01-25-11</u> before me,	Jeong Koo Rho, Notary Public (Here insert name and title of the officer)
personally appeared LARRY.	I Klousia
who proved to me on the basis of satisf	actory evidence to be the person(s) whose name(s) is are subscribed to be to me that he she/they executed the same in his her/their authorized ignature(s) on the instrument the person(s), or the entity upon behalf of
Tandifferendon DENIALTY OF DERILIP	Y under the laws of the State of California that the foregoing paragraph
is true and correct.	in thicks the laws of the same of
to trac and contact	
WITHECC my band and offici	al seal. JEONG KOO RHO COMM.# 1860898 MOTARY PUBLIC CALIFORNIA
WITNESS my hand and offici	LOS ANGELES COUNTY
7 244	(Notary Scal)
Signature of Notary Public	(Ivial) soa)