

Assessor's Parcel Number: 1220-16-810-048

Recording Requested By:

✓ Name: PAUL McCABE

Address: 14215 N. NEWCASTLE DR

City/State/Zip SUN CITY, AZ 85351

Real Property Transfer Tax:

DOC # **0791814**
10/31/2011 04:25 PM Deputy: GB
OFFICIAL RECORD
Requested By:
MATHEW SHADIOW

Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00
BK-1011 PG- 6120 RPTT: 0.00



\$ _____

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. 1220-16-810-048

When recorded mail to:

PAUL McCABE
14215 N. NEWCASTLE DR
SUN CITY, AZ 85351

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 21 day of OCTOBER, 2011, by and between, PAUL F. McCABE and PATRICIA S. McCABE, Trustees of THE PAUL F. McCABE FAMILY TRUST, Dated December 31, 1993, First Party and, MATTHEW D. SHADIOW and LETICIA R. SHADIOW nee ROMERO, husband and wife as joint tenants, Second Party

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated November 30, 2005, executed by MATTHEW D. SHADIOW and LETICIA R. SHADIOW nee ROMERO, as Trustor to First American Title Company, a Nevada corporation, as original Trustee, and PAUL F. McCABE and PATRICIA S. McCABE, Trustees of THE PAUL F. McCABE FAMILY TRUST, Dated December 31, 1993, as Beneficiary; which Deed of Trust was recorded December 8, 2005, as Document No. 0662683, Official Records of Douglas County, Nevada; which Deed of Trust was given as security for Promissory Note dated November 30, 2005, in the sum of \$283,500.00, executed by MATTHEW D. SHADIOW and LETICIA R. SHADIOW nee ROMERO in favor of PAUL F. McCABE and PATRICIA S. McCABE, Trustees of THE PAUL F. McCABE FAMILY TRUST, Dated December 31, 1993; 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 3, IN BLOCK 1, AS SHOWN ON THE MAP OF C.E.S. SUBDIVISION, RECORDED JULY 2, 1980, IN BOOK 780, OF OFFICIAL RECORDS, AT PAGE 100, DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 45876, AND CERTIFICATE OF AMENDMENT RECORDED AUGUST 31, 1982, IN BOOK 882, PAGE 575, AS DOCUMENT NO. 70146.

Second Party:

[Signature]
MATTHEW D. SHADIOW

[Signature]
LETICIA R. SHADIOW

STATE OF CALIFORNIA)
COUNTY OF SANTA CLARA) SS:

On Oct 21, 2011 before me, RAJ MEHTA, Notary Public, personally appeared MATTHEW D. SHADIOW and LETICIA R. SHADIOW who proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons) 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 [Signature]

(seal)



shall be modified to reflect the reduction of the principal amount to \$140,000.00 and the interest rate shall be reduced to 5.0 % per annum. The first monthly installment under this loan modification shall be due on November 1, 2011, and continue thereafter on the same day of each succeeding month until October 1, 2041, at which time the then remaining principal balance, plus accrued interest, shall be paid in full.

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

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:

Paul F. McCabe
PAUL F. McCABE, TRUSTEE

Patricia S. McCabe
PATRICIA S. McCABE, TRUSTEE

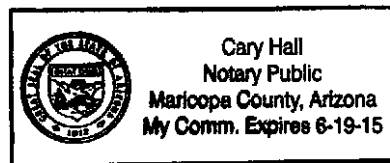
STATE OF ARIZONA)
) SS:
COUNTY OF MARICOPA)

On 10/25/2011 before me, Cary Hall, Notary Public, personally appeared PAUL F. McCABE and PATRICIA S. McCABE, Trustees of THE PAUL F. McCABE FAMILY TRUST, Dated December 31, 1993, who proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of Arizona that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature Cary Hall



(seal)