

DOC # 799419
03/23/2012 12:27PM Deputy: AR
OFFICIAL RECORD
Requested By:
First American Title Reno
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-312 PG-5390 RPTT: 0.00



The undersigned hereby affirms that this document submitted for recording does not contain any personal information.

Assessor Parcel No(s): 1420-28-511-010

RECORDATION REQUESTED BY:

Heritage Bank of Nevada, 1401 S Virginia Street, Reno, NV 89502

WHEN RECORDED MAIL TO:

Heritage Bank of Nevada, 1401 S Virginia Street, Reno, NV 89502

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated March 16, 2012, is made and executed between CAMERON ROSS and MONICA ROSS ("Grantor") and Heritage Bank of Nevada, whose address is 1401 S Virginia Street, Reno, NV 89502 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated July 6, 2010 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED JULY 9, 2010 IN DOUGLAS COUNTY AS DOCUMENT #766762.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DOUGLAS County, State of Nevada:

LOT 10, IN BLOCK A, AS SET FORTH ON THE OFFICIAL MAP OF MISSION HOT SPRINGS UNIT NO. 2, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON SEPTEMBER 14, 1988, IN BOOK 988, PAGE 1249, AS DOCUMENT NO. 186262, AND AMENDED BY THAT CERTAIN CERTIFICATE OF AMENDMENT RECORDED OCTOBER 19, 1990, IN BOOK 1090, PAGE 2954, AS DOCUMENT NO. 237002 OF OFFICIAL RECORDS

The Real Property or its address is commonly known as 1365 SANTA BARBARA DRIVE, MINDEN, NV 89423. The Real Property tax identification number is 1420-28-511-010.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

TO DECREASE MAXIMUM CREDIT TO \$159,500.00.



**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 1300044326


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CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED MARCH 16, 2012.

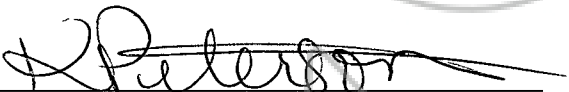
GRANTOR:

X 
CAMERON ROSS

X 
MONICA ROSS

LENDER:

HERITAGE BANK OF NEVADA

X 
Authorized Officer



MODIFICATION OF DEED OF TRUST

Loan No: 1300044326

(Continued)

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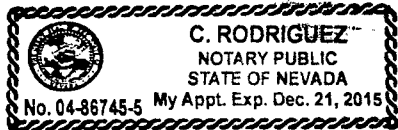
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Douglas

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) SS
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This instrument was acknowledged before me on 3/22/12 by **CAMERON ROSS and MONICA ROSS.**



C. Rodriguez
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)



**MODIFICATION OF DEED OF TRUST
(Continued)**

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LENDER ACKNOWLEDGMENT

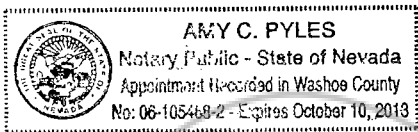
STATE OF Nevada

COUNTY OF Washoe

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) SS
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This instrument was acknowledged before me on March 16, 2012 by Kathleen Peterson of **Heritage Bank of Nevada**, as designated agent of **Heritage Bank of Nevada**.

Amy C. Pyles
(Signature of notarial officer)



(Seal, if any)

Notary Public in and for State of Nevada



EXHIBIT 'A'

LOT 10, IN BLOCK A, AS SET FORTH ON THE OFFICIAL MAP OF MISSION HOT SPRINGS UNIT NO. 2, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON SEPTEMBER 14, 1988, IN BOOK 988, PAGE 1249, AS DOCUMENT NO. 186262, AND AMENDED BY THAT CERTAIN CERTIFICATE OF AMENDMENT RECORDED OCTOBER 19, 1990, IN BOOK 1090, PAGE 2954, AS DOCUMENT NO. 237002 OF OFFICIAL RECORDS.

A.P.N. 1420-28-511-010

