

Assessor's Parcel Number: 1221-06-001-035

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0812 PG- 0247 RPTT: 0.00

✓ Recording Requested By/Return To:

Wells Fargo Bank
MAC B6955-013
P. O. Box 31557
Billings, MT 59107-9900

This Instrument Prepared by:

Wells Fargo Bank, N.A.
MAC P6051-016
P. O. Box 4140
Portland, OR 97208-4140
1-866-735-1618



[Space Above This Line for Recording Data]

650859

Account Number: XXX-XXX-XXX 3238-1998

Reference Number: 7000792437

**MODIFICATION TO LINE OF CREDIT AGREEMENT AND
OPEN-END DEED OF TRUST**

Effective Date: JULY 24, 2012

Owner(s): RICHARD L. HACKLER
CATHLEEN T. HACKLER

Borrowers(s): RICHARD L. HACKLER
CATHLEEN T. HACKLER

Lender: Wells Fargo Bank, N.A.

Trustee: American Securities Company of Nevada, 18700 NW Walker Road, Bldg 92, Beaverton, OR 97006

Property Address: 2139 FISH SPRINGS RD, GARDNERVILLE, NEVADA 89410

Current Line of Credit Recorded Commitment \$ 60,000.00 being reduced to \$ 36,000.00

THIS MODIFICATION AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among Lender, Owner(s) and Borrower(s) (referred to as "Parties").

RECITALS:

The Owner(s) own the real property located at the above Property Address (the "Property").

The Lender has an interest in the Property by virtue of a
OPEN-END DEED OF TRUST
(the "Existing Security Instrument") given by the owners covering that real property, more particularly described as follows:

See Attached Exhibit A

which document is dated the 26th day of JUNE, 2008, which was filed in Book 708 at page 2931 (or as No. 726823) of the Official Records in the Office of the Recorder of the County of DOUGLAS, State of Nevada.

The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to Borrower(s) by the Lender. The Borrower(s) and Owner(s) have requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Existing Security Instrument as set forth in this Agreement.

AGREEMENTS:

For good and valuable consideration, the receipt and sufficiency of which the Lender, Borrower(s) and Owner(s) (the "Parties") acknowledge and agree as follows:

Agreement to Change Credit Limit

A. Change in Line of Credit Agreement
The credit limit under the Line of Credit Agreement is hereby changed from \$ 60,000.00 to the new credit limit of \$ 36,000.00.

By signing this Modification Agreement below, the Borrower(s) agree to this change to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and this Modification Agreement.

B. Change in Security Interest
The lien evidenced by the Existing Security Instrument is hereby changed from \$ 60,000.00 to \$ 36,000.00. Each reference in the Existing Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

By signing this Modification Agreement below, the Owner(s) agree to this change, to be bound by and to perform all of the covenants and agreements in the Existing Security Instrument and this Modification Agreement.

Except as amended by this Modification Agreement, all terms and conditions of the Line of Credit Agreement and the Existing Security Instrument (including any previous modifications) shall remain in full force and effect, and this Modification Agreement shall not affect the Lender's security interest in, or lien priority on, the Property.

This Modification Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

The Parties have executed this Agreement under seal as of the day and year first above written.

BORROWER(S): I received and read a completed copy of this Modification Agreement before I signed it. I agree to all its terms.

Richard L. Hackler
(Signature) RICHARD L. HACKLER
7/24-12
(Date)
Cathleen T. Hackler
(Signature) CATHLEEN T. HACKLER
7-24-12
(Date)

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

OWNER(S): As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.

Richard L. Hackler
(Signature) RICHARD L. HACKLER
7/24/12
(Date)
Cathleen T. Hackler
(Signature) CATHLEEN T. HACKLER
7-24-12
(Date)

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

(Signature) _____ (Date) _____

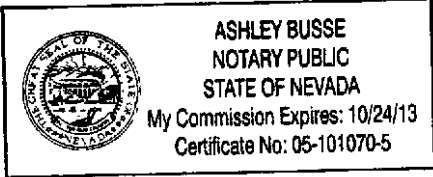
(Signature) _____ (Date) _____

For An Individual Acting In His/Her Own Right:

State of Nevada
County of Douglas

This instrument was acknowledged before me on July 24, 2012 (date) by
Richard L. Hackler and Catherine T. Hackler

(name(s) of person(s)).



(Seal, if any)

[Signature]
(Signature of notarial officer)

Notary
(Title and rank (optional))



LENDER:

Wells Fargo Bank, N.A.

By [Signature]
 (Signature)

7/25/12
 Date

Beverly Marklett
 (Printed Name)

Vice President
 (Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF OREGON)

)ss.

COUNTY OF WASHINGTON)

The foregoing Modification Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 25th day of July, 2012, by Beverly Marklett as Vice President of Wells Fargo Bank, N.A., on behalf of said Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Marcia Kay Petersen (Notary Public)

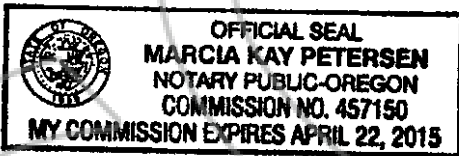


Exhibit A

Reference Number: 7000792437

Legal Description:

LOT 90, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER ON AUGUST 30, 1973, DOCUMENT NO. 68451, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA. A.P.N. #:0000-35-272-040

2139 FISH SPRINGS ROAD, GARDNERVILLE NV 89410

