

Assessor's Parcel Number:
1318-03-212-079

Recording Requested By/Return To:
Wells Fargo Bank, N.A.
Billings Office
PO Box 31557 MAC B6955-013
Billings, MT 59107-9900

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0812 PG- 2928 RPTT: 0.00



This Instrument Prepared By:
Wells Fargo Bank, N.A.
MARY EBLEN
MAC X2303-01N
ONE HOME CAMPUS
DES MOINES, IOWA 50328

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Account #: 451-451-6333842-XXXX

Reference Number:

MODIFICATION TO DEED OF TRUST

This Modification Agreement (this "Agreement") is made this 26 day of JUNE, 2012,
by and between Wells Fargo Bank, N.A. ("Lender") and
TIMOTHY C. WHEELER, AN UNMARRIED PERSON
(individually and collectively, "Borrower"). Lender and Borrower are collectively referred to as the
"Parties."

RECITALS:

A. Borrower executed and delivered to Lender that certain
DEED OF TRUST dated 9/18/2001, securing the
Debt Instrument of the same date (together with any renewals, extensions, or modifications to the Debt
Instrument made prior to the date of this Agreement), recorded in Book/Roll/Volume 0901 at page
6565 (or as No. 0523599) of the Official Records in the Office of the
Recorder of the County of DOUGLAS, State of Nevada (the "Security Instrument"),
and covering the property described in the Security Instrument and located at
191 WILLOW DRIVE, ZEPHYR COVE, NV 89448 (the "Property"),
more particularly described as follows:
EXHIBIT A

B. This section intentionally left blank.

C. The Security Instrument currently provides for

a payment in full date of 9/20/2011

D. The Parties desire to change the security instrument to provide for

a payment in full date of June 20, 2042

E. The Parties wish to modify and amend the Security Instrument to reflect the above change.

AGREEMENTS:

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge, Borrower and Lender agree as follows:

1. The Security Instrument is modified and amended as follows:

the payment in full date is June 20, 2042

2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.

3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lender's security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security Instrument and the Debt Instrument at the time and in the manner therein provided.

4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.

5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt Instrument.

6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt Instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt Instrument. The

co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt Instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.

7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.

8. By signing below, Borrower acknowledges that Borrower has received, read, and agrees to the terms of this Agreement and that Borrower has retained a copy of this Agreement.

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

BORROWER: Timothy C. Wheeler
(Signature)
TIMOTHY C. WHEELER
(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

LENDER:
Wells Fargo Bank, N.A.

By: René Molina
(Signature)

RENE MOLINA
(Printed Name)
Vice President Loan Documentation

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF IA)

COUNTY OF Polk) ss.

On this 20th day of July, 2012, before me, a
Notary Public in and for said county personally appeared
René Molina to me personally known, who being by me duly (sworn or
affirmed) did say that that person is vice president loan documentation of said association, that (the seal
affixed to said instrument is the seal of said or no seal has been procured by said) association and that said
instrument was signed and sealed on behalf of the said association by authority of its board of directors
and the said vice president loan documentation acknowledged the execution of said instrument to be the
voluntary act and deed of said association by it voluntarily executed.

Kim Behmer
Notary Public

IA
State of

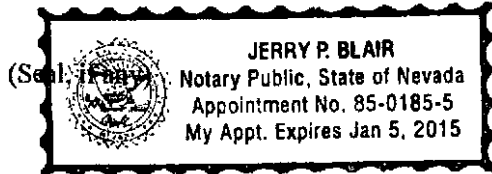
My commission expires: 8/31/2014



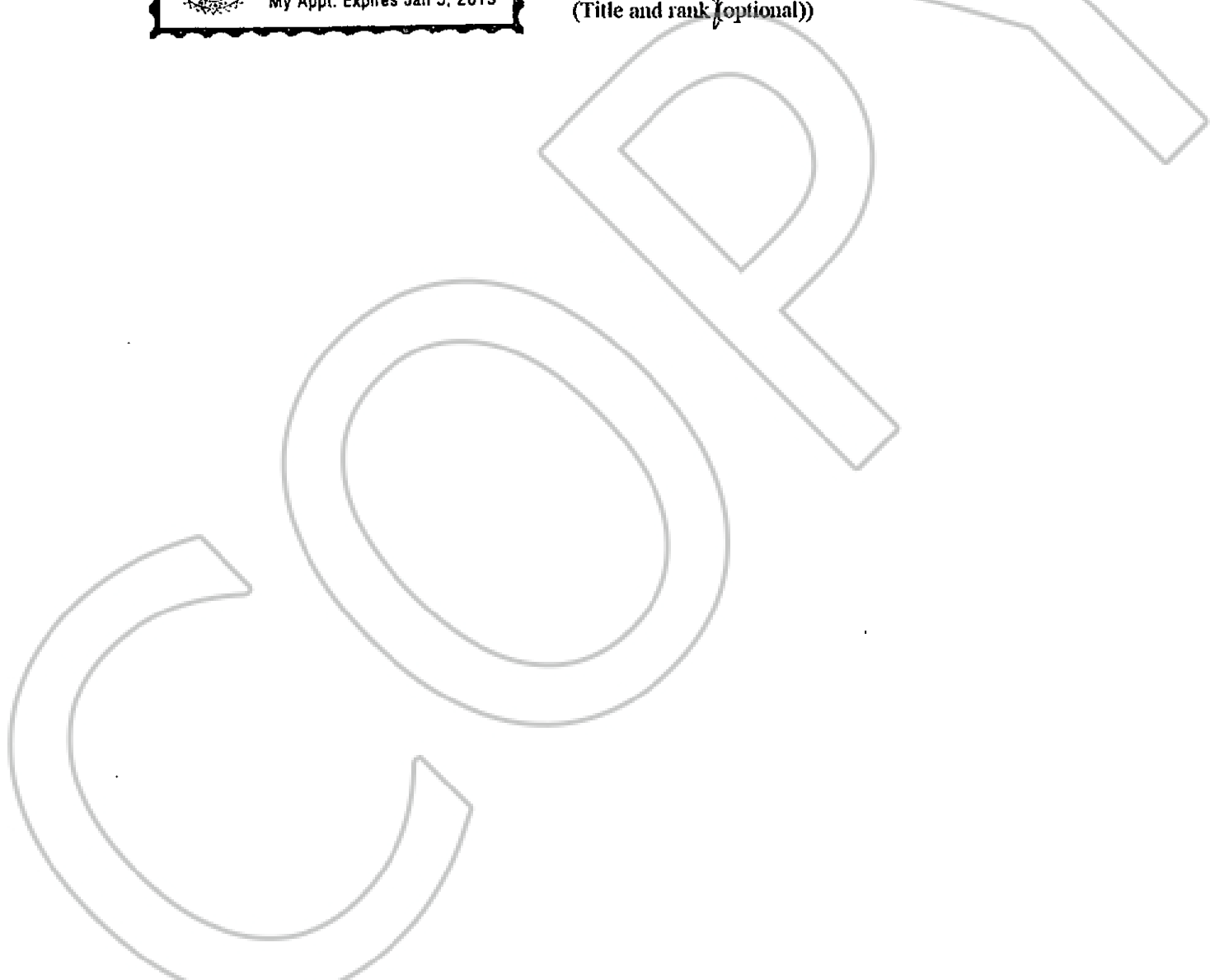
For An Individual Acting In His/Her Own Right:

State of Nevada
County of Douglas

This instrument was acknowledged before me on July 06, 2012 (date)
by timothy c wheeler (name(s) of person(s)).



Jerry P. Blair
(Signature of notarial officer)
Notary Public
(Title and rank (optional))



DESCRIPTION

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Lot 233, as shown on the map of SKYLAND, SUBDIVISION NO. 3, filed in the Office of the County Recorder of Douglas County, State of Nevada, on February 24, 1960.

