

DOC # 811481  
10/25/2012 10:33AM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Northern Nevada Title CC  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 6 Fee: \$44.00  
BK-1012 PG-6650 RPTT: 0.00



The undersigned hereby affirms that this document submitted for recording does not contain the Social Security number of any person or persons (NRS 239B.030)  
NORTHERN NEVADA TITLE COMPANY

By: Sherry Ackermann

Print Name/Title: Sherry Ackermann/Escrow

APN: 1320-32-814-002  
ORDER NO.: 1098989-wd

FOR RECORDER'S USE ONLY

TITLE OF DOCUMENT: Modification Agreement

WHEN RECORDED MAIL TO:

Northstar Lending Group  
1657 Highway 395, Suite 103A  
Minden, Nevada 89423



### MODIFICATION AGREEMENT

#### Northstar Lending Group NV License No. 2189

This agreement, made and entered into this 5th day of October, 2012 between Victor Maus, a married man as his sole and separate property, investing an undivided amount of \$75,000.00 with 100.0000% interest as first party, and Larry R. Cameron and Oonagh K. Cameron, husband and wife as second party.  
**as joint tenants**

WITNESSETH THAT:

WHEREAS, First party is the owner and holder of a promissory note secured by a Deed of Trust recorded on the 2nd day of September, 2011, in Book 911, Page 372, Document No. 789042 of Official Records of the County of Douglas, State of Nevada.

WHEREAS, Second party is the owner or is about to become the owner of the real property described in said Deed of Trust subject to the lien thereof, and

WHEREAS, the parties hereto desire to change and modify the terms of said promissory note.

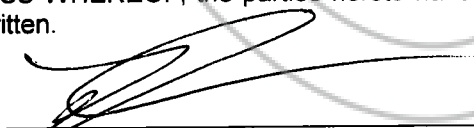
NOW THEREFORE, in consideration of the premises and covenants herein contained it is mutually agreed as follows:

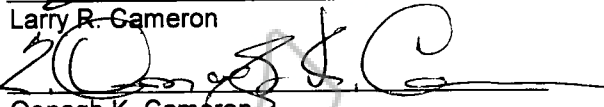
1. The unpaid balance of principal now due upon said promissory note is the sum of \$75,000.00 with interest thereon at the rate of 10.000% per annum.
2. The balance due upon said promissory note as aforesaid shall be paid in the following manner and the terms of said promissory note changed and modified as follows to wit:

Maturity date shall be extended to September 2, 2013, at which time a balloon payment of unpaid principal together with accrued interest shall become all due and payable.

3. That in all other respects said note and said Deed of Trust shall remain unaffected, unchanged and unimpaired by reason of the execution of this agreement.
4. That second party agrees to pay said promissory note according to the terms thereof as herein changed and modified and agrees to perform all of the acts to be performed by the trustor under the terms of said Deed of Trust.

IN WITNESS WHEREOF, the parties hereto have executed this agreement the day and year first above written.

Borrower:   
Larry R. Cameron

Borrower:   
Oonagh K. Cameron

Beneficiary: \_\_\_\_\_  
Victor Maus



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Borrower: \_\_\_\_\_  
Larry R. Cameron

Borrower: \_\_\_\_\_  
Oonagh K. Cameron

Beneficiary: Victor Maus  
Victor Maus

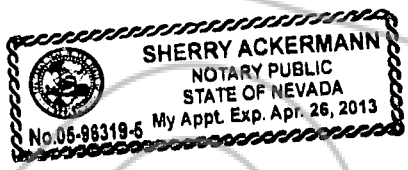


STATE OF *Nevada*  
COUNTY OF *Douglas*

ON *10-16-2012* BEFORE ME, *Sherry Ackermann* A NOTARY PUBLIC,  
PERSONALLY APPEARED: *Larry R. Cameron*  
KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE  
PERSON(S) WHOSE NAME(S) APPEAR ON THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME  
THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

*Sherry Ackermann*  
\_\_\_\_\_  
NOTARY PUBLIC

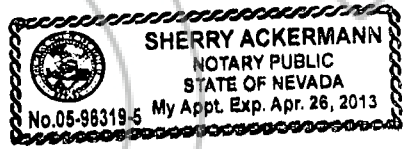


STATE OF *Nevada*  
COUNTY OF *Douglas*

ON *10-22-2012* BEFORE ME, *Sherry Ackermann* A NOTARY PUBLIC,  
PERSONALLY APPEARED: *Conagh K. Cameron*  
KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE  
PERSON(S) WHOSE NAME(S) APPEAR ON THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME  
THAT SHE EXECUTED THE SAME.

WITNESS MY HAND AND OFFICIAL SEAL

*Sherry Ackermann*  
\_\_\_\_\_  
NOTARY PUBLIC





# CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of El Dorado }

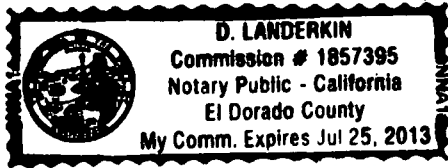
On 10-12-2012 before me, D. Landerkin, Notary Public  
Date Here Insert Name and Title of the Officer

personally appeared Victor Maus  
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) 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]  
Signature of Notary Public

Place Notary Seal and/or Stamp Above

## OPTIONAL

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

### Description of Attached Document

Title or Type of Document: Modification Agreement

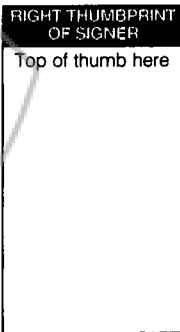
Document Date: 10-5-2012 Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: NONE

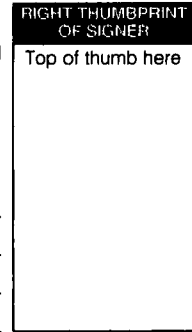
### Capacity(ies) Claimed by Signer(s)

Signer's Name: \_\_\_\_\_ Signer's Name: \_\_\_\_\_

- Corporate Officer — Title(s): \_\_\_\_\_
- Individual
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



- Corporate Officer — Title(s): \_\_\_\_\_
- Individual
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_



Signer Is Representing: \_\_\_\_\_

Signer Is Representing: \_\_\_\_\_



Escrow No.: 1098989-WD  
Title Order No.:

**EXHIBIT A**

THE LAND REFERRED TO HEREIN BELOW IS DESCRIBED AS FOLLOWS:

Lot 2 in Block F in the HAWKINS ADDITION TO THE TOWN OF GARDNERVILLE, as per the Official Map or Plat thereof, on record in the office of the County Recorder of Douglas County, Nevada on July 28, 1917.

