

APN # 1420-07-718-006

Escrow # 00195261 --KB2

Recording Requested By:
First Centennial Title Company
1450 Ridgeview Dr. #100
Reno, NV 89509

When Recorded Return to:
Same as below

Mail Tax Statements to:
Raymond Vasquez
918 Garnet Court
Carson City, NV 89705

DOC # 824902
06/06/2013 09:59AM Deputy: AR
OFFICIAL RECORD
Requested By:
First Centennial - Reno
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-613 PG-1202 RPTT: 0.00



SPACE ABOVE FOR RECORDERS USE


Loan Modification Agreement

(Title of Document)

Please complete Affirmation Statement below:

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

Loan Modification being re-recorded to correct Document No. of Deed of Trust being Modified


SIGNATURE

Title Assistant
TITLE

Sharon Shaw
Print Signature

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

SPACE BELOW FOR RECORDER

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First Centennial Title Company
1450 Ridgeview Dr. #100
Reno, NV 89509

When Recorded Return to:
Same as below

Mail Tax Statements to:
Raymond Vasquez
918 Garnet Court
Carson City, NV 89705

DOC # 820228
03/19/2013 12:57PM Deputy: PK
OFFICIAL RECORD
Requested By:
First Centennial - Reno
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-313 PG-4714 RPTT: 0.00



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Loan Modification Agreement

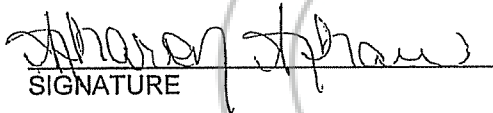
(Title of Document)

Please complete Affirmation Statement below:

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

-OR-

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the social security number of a person or persons as required by law: NRS 239B.030 (state specific law).


SIGNATURE

Title Assistant
TITLE

Sharon Shaw

Print Signature

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First Centennial Title Company
1450 Ridgeview Dr. #100
Reno, NV 89509

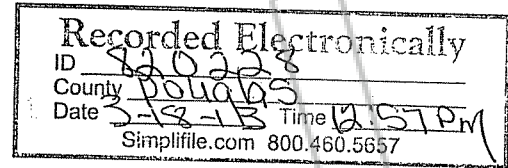
When Recorded Return to:
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918 Garnet Court
Carson City, NV 89705



BK 613
PG-1204

824902 Page: 3 of 7 06/06/2013



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Loan Modification Agreement

(Title of Document)

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-OR-

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the social security number of a person or persons as required by law: NRS 239B.030 (state specific law).

Sharon Shaw
SIGNATURE

Title Assistant
TITLE

Sharon Shaw
Print Signature

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

SPACE BELOW FOR RECORDER

After Recording Return To:
Vanderbilt Mortgage and Finance, Inc.
500 Alcoa Trail
Maryville, TN 37804

**LOAN MODIFICATION AGREEMENT (FHA TITLE II)—CONFIRMATION OF
CHANGES TO PERMANENT LOAN PROVISIONS SET FORTH IN NOTE AND
CONSTRUCTION LOAN ADDENDUM TO NOTE**

Lender's Loan Number:

1063914

FHA CASE Number: 331-1583308-703

Date: 3/12/2013

THIS LOAN MODIFICATION AGREEMENT (the "Loan Modification") is made this 12th day of March, 2013, and relates to (1) the note made by Raymond Vasquez and Dorothy Beers ("I," "me", "my"), as amended and supplemented by construction loan addendum to note (the "Construction Loan Addendum To Note"), each dated February 8, 2013, evidencing my indebtedness (the "Loan") to VANDERBILT MORTGAGE AND FINANCE, INC. (the "Lender") and its successors and assigns (the "Note Holder" and "Note", respectively), (2) that certain mortgage, deed of trust or security deed dated February 8, 2013, and granted to Lender, as mortgagee or beneficiary of record, and recorded in Book or Liber 213, at Page(s) 5573, or identified as Document No. 818616, of the Records of Douglas County, State of Nevada, and which covers the real and personal property described therein, located at 918 Garnet Court, Carson City, NV 89705 (the "Security Instrument"), said real property being more particularly described in Exhibit A attached hereto and made a part hereof, (3), as may be applicable, Affixation Affidavit Regarding Manufactured (And Factory Built) Home and Manufactured Home Rider to Mortgage, Deed of Trust or Other Security Instrument ("Other Documents"). All terms defined in the Note and Construction Loan Addendum to Note and the Security Agreement shall have the same meaning in this Loan Modification.

The Note, as amended and supplemented by the Construction Loan Addendum to Note, provides for:

Terms of Permanent Mortgage Loan

- A Completion Date of March 31, 2013, and
- A Note with a Permanent Mortgage Date of April 1, 2013, in the principal amount of \$68,920.00, with principal and interest thereunder being payable monthly beginning May 1, 2013, and ending with a final payment due date of April 1, 2043, with interest accruing at 4.250% per annum, in the amount of \$339.04 each month (the "Permanent Mortgage Loan") due to the intended improvements not having been fully completed by the

Completion Date set forth immediately above, the Lender and I have agreed that the terms and provisions of my Permanent Mortgage Loan are as follows:

Additionally, to the extent further information as to the description of the manufactured home is set forth below, such information supplements and/or amends the description of the manufactured home located or to be located on the Property as set forth in the Other Documents:

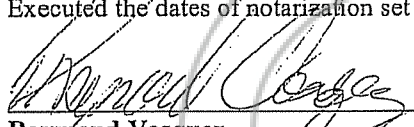
Description of Manufactured Home:

- Year Built: 2013 / Model Year: 2013
- Manufacturer's Name: CMH
- Model Name or Number: Most Valuable Produc/51MVP14663AH13
- Manufacturer's Serial No.: BUC004025AZ
- Length and Width: 66 x 16
- HUD Labels: ARZ346323 & N/A

I hereby state, confirm and agree that (i) the terms and provisions set forth immediately above have not changed since the date of my execution of the Note and Construction Loan Addendum To Note; (ii) such terms and provisions remain true and correct as of the date hereof; (iii) the interest rate under the Permanent Mortgage Loan shall commence or has commenced within sixty (60) days of the construction of the intended improvements to the property having been fully completed; and (iv) I have entered into, and am legally obligated under, a Permanent Mortgage Loan under the above terms and provisions.

The Lender has executed this Loan Modification Agreement to evidence its consent and agreement hereto.

Executed the dates of notarization set forth below.


Raymond Vasquez


Dorothy Beers

STATE OF Nevada

COUNTY OF Carson City

Personally appeared before me, the undersigned authority in and for the said county and state, on this 12 day of March, 2013, within my jurisdiction, the within named Raymond Vasquez and Dorothy Beers, who acknowledged that they executed the above and foregoing instrument.




Notary Public

My Commission Expires: _____

Vanderbilt Mortgage and Finance, Inc. (Seal)
(Lender)

By: [Signature]
(Signature)
Simon Hughes, VP of Operations
Printed Name and Title

STATE OF TENNESSEE
COUNTY OF BLOUNT

Before me, Christy Caldwell, of the state and county mentioned, personally appeared Simon Hughes, VP of Operations (attesting witness), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the VP of Operations (title of office) of Vanderbilt Mortgage and Finance, Inc., the within named bargainor, a corporation, and that such president or officer as such VP of Operations (title of office) executed the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as Vanderbilt Mortgage and Finance, Inc.

Witness my hand and seal, at office in Maryville, Blount County, Tennessee, this 13 day of March, 2013

Christy Caldwell
Notary Public

Printed Name: Christy Caldwell

My Commission Expires: 3/29/14

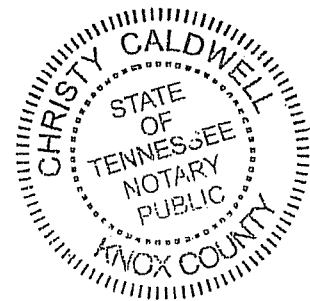




EXHIBIT "A"
Legal Description

Lot 78, of RIDGEVIEW ESTATES, according to the map thereof, filed in the office of the County Recorder of Douglas County, Nevada, on December 27, 1972, in Book 1272, Page 690, as Document No. 63503.

Together with an undivided 1/83rd interest in and to all the common area, shown as Parcel "A", as set forth on said subdivision.

Excepting therefrom all minerals and mineral rights.

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Order Number: 00195261