

APN: 1220-17-515-002

Recording requested by:

First Tennessee Bank National Association

After recording return to:-

First Tennessee Bank National Association
300 Court Street 7th Floor
Attn: Credit Ops/Imaging
Memphis, TN 38103

DOC # 839488
03/14/2014 02:09PM Deputy: SG
OFFICIAL RECORD
Requested By:
First American Title Insur;
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-314 PG-2088 RPTT: 0.00



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8202780

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

THIS MODIFICATION AGREEMENT (this "Agreement") is made between FIRST TENNESSEE BANK NATIONAL ASSOCIATION successor to First Horizon Home Loan Corporation ("Bank") and Karl E. Meyer and Joyce Chang Meyer ("Borrower") and Karl E. Meyer and Joyce Chang Meyer ("Grantor").

WHEREAS, Borrower has entered into a Home Equity Line of Credit Agreement and Disclosures under the Federal Truth-In-Lending Act (the "Line of Credit Agreement"), dated July 1, 2006, which is secured by a Deed of Trust of the same date recorded in Book 0706 at Page 4762 of the Official Records of Douglas County (the "Security Instrument"), covering real property located at 983 Old Nevada Way, Gardnerville, Nevada 89460 (the "Property"), (collectively, the "Loan Documents"); and

WHEREAS, this Agreement and the Security Instrument shall be governed by the provisions of NRS §§ 106.300-106.400; and

WHEREAS, the parties agree to certain changes to the Line of Credit Agreement as hereinafter set forth.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, the parties agree as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of January 28, 2014 (the "Effective Date"), the Line of Credit Agreement shall be modified with respect to such of the following items as are initialed by Borrower:

1. The Credit Limit specified in the paragraph of the Line of Credit Agreement, entitled "Specific Information," will be decreased from \$167,000.00 to \$154,824.00.

Borrower's
Initials

N/A



B. MODIFICATION OF SECURITY INSTRUMENT. Effective as of the Effective Date, the Security Instrument is modified as necessary to reflect the changes to the Line of Credit Agreement described in Section A above, and continues to secure all amounts owed under the Line of Credit Agreement as amended by this Agreement.

C. OTHER TERMS

1. Except as to changes described in Section B of this Agreement, this Agreement shall not affect our security interest in, or lien priority on, the Property.

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

3. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

4. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.



IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

Sign Name: _____

Print Name: _____

Sign Name: _____

Print Name: _____

BORROWER:

Karl E Meyer

Karl E. Meyer

Date: 8-Feb-14

Joyce Chang Meyer

Joyce Chang Meyer

Date: 2/8/14

GRANTOR:

Karl E Meyer

Karl E. Meyer

Date: 8-Feb-14

Joyce Chang Meyer

Joyce Chang Meyer

Date: 2/8/14

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

By: Debra D Cottingham

Name: Debra D. Cottingham

Title: Limited V.P. U.W

Date: February 4, 2014



IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

Sign Name: _____

Print Name: _____

Sign Name: _____

Print Name: _____

BORROWER:

Karl E. Meyer

Date: _____

Joyce Chang Meyer

Date: _____

GRANTOR:

Karl E. Meyer

Date: _____

Joyce Chang Meyer

Date: _____

FIRST TENNESSEE BANK NATIONAL
ASSOCIATION

By: Debra D. Cottingham
Name: Debra D. Cottingham

Title: Limited V.P. U.W.

Date: February 4, 2014



ACKNOWLEDGEMENTS

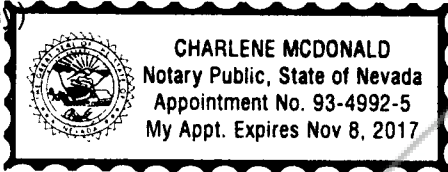
State of Nevada)

County of Douglas) ss

This instrument was acknowledged before me on February
8, 2014, by Karl E Meyer & Joyce Chang Meyer

Charlene McDonald
(Notary Public)
Charlene McDonald

(Seal, if any)



My Commission Expires: 11-08-17

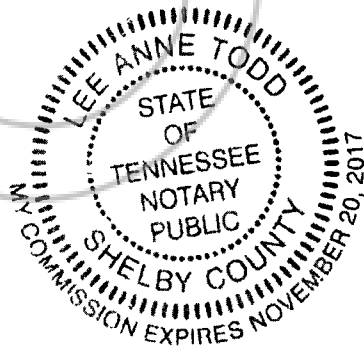
State of TENNESSEE

County of SHELBY

Personally appeared before me, the undersigned authority in and for the said County and State, on this 4 day of February, 2014, within my jurisdiction, the within named Debra D Cottingham, who acknowledge that she is a Ltd Vice President of First Tennessee Bank National Association, a national banking association, and that for and on behalf of said association, and as its act and deed she executed the above and foregoing instrument, after first having been duly authorized by said association to do so.

Lee Anne Todd
Notary Public
Print name: Lee Anne Todd

My Commission expires:
November 20, 2017
(Affix official seal, if applicable)





ACKNOWLEDGEMENTS

State of Nevada)
County of _____) ss

This instrument was acknowledged before me on _____
_____, 20___, by _____.

(Seal, if any)

(Notary Public)

My Commission Expires: _____

State of TENNESSEE

County of SHELBY

Personally appeared before me, the undersigned authority in and for the said County and State, on this 4 day of February, 2014, within my jurisdiction, the within named Debra D Cottingham, who acknowledge that she is a Ltd Vice President of First Tennessee Bank National Association, a national banking association, and that for and on behalf of said association, and as its act and deed she executed the above and foregoing instrument, after first having been duly authorized by said association to do so.

Lee Anne Todd

Notary Public

Print name: Lee Anne Todd

My Commission expires:

November 20, 2017
(Affix official seal, if applicable)

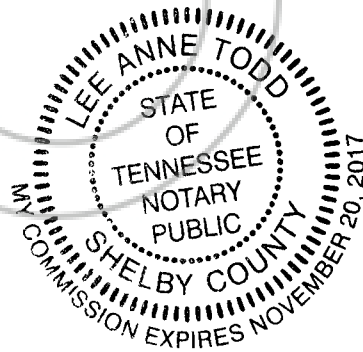




EXHIBIT "A"

ORDER: 8202780

**REAL PROPERTY IN THE CITY OF GARDNERVILLE, COUNTY OF DOUGLAS, STATE OF NEVADA,
DESCRIBED AS**

FOLLOWS:

**LOT 172, IN BLOCK A, AS SHOWN ON THE FINAL MAP OF PLEASANTVIEW SUBDIVISION
PHASE 9, FINAL MAP #LDA 00-027, FILED FOR RECORD IN THE OFFICE OF THE COUNTY
RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 17, 2001, IN BOOK
901, PAGE 3761, AS DOCUMENT NO. 522892, AND BY CERTIFICATE OF AMENDMENT
RECORDED FEBRUARY 12, 2002 IN BOOK 0202, PAGE 4226 AS DOCUMENT NO. 0534615,
OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.**

**BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO KARL E. MEYER AND JOYCE CHANG
MEYER, AS**

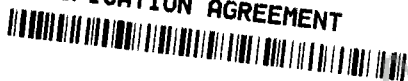
**TRUSTEES OF THE "KARL E. MEYER AND JOYCE CHANG MEYER REVOCABLE TRUST, DATED
FEBRUARY 28, 2007 FROM KARL E. MEYER AND JOYCE CHANG MEYER, AS MARRIED JOINT
TENANTS, BY DEED DATED FEBRUARY 28, 2007 AND RECORDED MARCH 06, 2007 IN BOOK
0307, PAGE 1663 OF OFFICIAL RECORDS.**

COMMONLY KNOWN AS: 983 OLD NEVADA WAY, GARDNERVILLE, NV 89460

APN #: 1220-17-515-002

**MEYER
48223112**

**FIRST AMERICAN ELS
MODIFICATION AGREEMENT**



NV

*WHEN RECORDED, RETURN TO.
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*

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