Recording requested by and when

Recorded Return To:

SUN WEST MORTGAGE COMPANY, INC. 18303 GRIDLEY ROAD CERRITOS, CA 90703

FHA Case Number: 331-1586487-703

Loan Number: 113007053900

APN: 1220-22-410-177

DOC # 846888

07/24/2014 03:01PM Deputy: AR
OFFICIAL RECORD
Requested By:
WFG Title Southern Californ
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-714 PG-5563 RPTT: 0.00

CORRECTION OF MORTGAGE/DEED OF TRUST AGREEMENT

THIS CORRECTION OF MORTGAGE/DEED OF TRUST AGREEMENT (the "Agreement") is made this 10th day of April, 2014 by and between Sun West Mortgage Company, Inc., a California corporation ("Beneficiary") and JOHN Q. KNOWLES AND NICHOLE K. KNOWLES (the "Trustor")

RECITALS

WHEREAS, on or about December 24, 2012, Trustor executed that certain Deed of Trust dated December 24, 2012 (the "Mortgage") in favor of LENOX FINANCIAL MORTGAGE CORPORATION, which Deed of Trust was recorded on December 28, 2012 as Doc # 815320, Book # 1212 and page # 7779 of the Official Records, Douglas County, Nevada, securing the repayment of the debt evidenced by the Note of even date for the maximum principal amount of one hundred sixty two thousand, eight hundred seventeen and 00/100 Dollars (U.S. \$ 162,817.00).

WHEREAS, Deed of Trust incorrectly set forth the legal description of the property which is subject to the lien of the Mortgage (the "Property"); and

WHEREAS, the parties hereto desire to correct the legal description of the Property subject to Deed of Trust such that the Mortgage shall now and hereafter remain a valid first lien on and against the Property.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound hereby, the parties hereto covenant and agree as follows:

- 1. The Recitals are incorporated herein by reference and made a part this Agreement.
- 2. The Deed of Trust is hereby modified to add the legal description of the mortgaged property such that Exhibit A attached thereto reciting,

SEE EXHIBIT A

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

(Page 1 of 4)
Ln# 113007053900 - JOHN Q. KNOWLES AND NICHOLE K. KNOWLES - 1414 SALLY LANE, GARDNERVILLE,
NV, 89460-8237, DOUGLAS

This document delivered to Recoder
As an accommodation only at the
Express request of the parties hereto.
It has not been examined as to
Its effect or validity.



and replaced with the following Correct Legal Description:

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 828 as shown on the map of Gardenerville Ranchos Unit No.7, filed in the office of the Recorder of Douglas County, State of Nevada, on March 27, 1974 in Book 374, Page 676 as Document No. 72456, Official Records.

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- 3. It is hereby understood and agreed to that this Agreement does not constitute the creation of a new debt or cancel or fulfill the existing debt secured by the Deed of Trust in any manner, nor does it in anyway affect or impair the existing lien of the Mortgage, which the parties hereby acknowledge to be a valid and subsisting First Deed of Trust lien on the Property and instead is intended solely to correct an error in the legal description of the Property.
- 4. Except as corrected herein, the Deed of Trust remains in full force and effect.

(Signatures Appear On Following Page)





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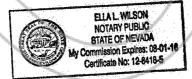
TRUSTOR:

TRUSTOR:

State of Nevada

On Charles 2014, before me, Charles Wilson personally appeared JOHN Q. KNOWLES AND NICHOLE K. KNOWLES, 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 Nevada that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



BK /14 PG-5566

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BENEFICIARY:

Sun West Mortgage Company, Inc.

By:_

Jennifer Vallinayagam a/k/a Poonkuzhali Vallinayagam Chief Operations Officer

State of California

County of Los Angeles

On 435 14 before me, Blunce lie toskins, Starpublic, personally appeared Jennifer Vallinayagam a/k/a Poonkuzhali Vallinayagam, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person 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.

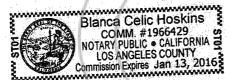
WITNESS my hand and official seal.

Bla C. Hoph

Notary Public Signature

01/13/4

My Commission Expires



BK 714 PG-5567

Exhibit "A"

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LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 828 as shown on the map of Gardnerville Ranchos Unit No. 7, filed in the office of the Recorder of Douglas County, State of Nevada, on March 27, 1974 in Book 374, Page 676 as Document No. 72456, Official Records.

