A. P. No. 1319-19-212-036

When recorded mail to: Paul & Vicky Kaleta POBOX 2508 Stateline, NV 89449

Doc Number: 08/29/2014 01:02 OFFICIAL RECORDS Requested By PAUL & VICKY KALETA

DOUGLAS COUNTY RECORDERS Karen Ellison - Recorder

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Fee: \$ 16,00 Bk: 0814 Pg: 7033

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 27 day of Huguest 2014, by and between, PAUL FREDERICK KALETA and VICKY ELIZABETH BADGER KALETA, Trustees of THE PAUL AND VICKY KALETA TRUST AGREEMENT, dated September 23, 2002, or order, First Party and, DAVID LEE and LU CHUN CHEN, husband and wife, Second Party

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated September 11, 2013, executed by DAVID LEE and LU CHUN CHEN, husband and wife, as Trustor to FIRST AMERICAN TITLE INSURANCE CORPORATION, a California corporation, as original Trustee, and PAUL FREDERICK KALETA and VICKY ELIZABETH BADGER KALETA, Trustees of THE PAUL AND VICKY KALETA TRUST AGREEMENT, dated September 23, 2002, as Beneficiary; which Deed of Trust was recorded September 13, 2013, as Document No. 830561, Official Records of Douglas County, Nevada; which Deed of Trust was given as security for Promissory Note dated September 11, 2013, in the sum of \$290,240.00, executed by DAVID LEE and LU CHUN CHEN, husband and wife, in favor PAUL FREDERICK KALETA and VICKY ELIZABETH BADGER KALETA, Trustees of THE PAUL AND VICKY KALETA TRUST AGREEMENT, dated September 23, 2002; and

WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First Party is willing to modify the terms of said Note;

NOW THEREFORE, in consideration of the promises and agreements hereinafter contained to be performed by the Second Party, the parties do hereby agree as follows:

Original Note secured to:

Lot 503, as shown on the SECOND AMENDED MAP OF SUMMIT VILLAGE recorded in the Office of the County Recorder of Douglas County, State of Nevada, on January 13, 1969 as Document No. 43419 of Official Records.

shall be modified as follows:

The loan shall be extend for an additional six (6) months with a new due date of March 23, 2015.

The interest rate shall remain the rate of 4.5000% per annum.

Extension Clause. The holder agrees to extend this note for an additional six (6) months with a new due date of September 23, 2015, if the account is current, if all payments have been made on time and all accrued interest is up to date. Within three (3) months from the maturity date maker must inform holder in writing that maker wishes to exercise this option. The interest rate for this extension shall be determined between the parties at the time the extension request is made.

The parties involved do hereby accept said Modification Agreement on its terms.

FURTHER, it is agreed by and between the parties that this Agreement is hereby incorporated into the said Promissory Note and Deed of Trust and made a part thereof; and that all other terms, conditions, provisions, and obligations of said Promissory Note and Deed of Trust not hereby modified are ratified and confirmed by the parties.

First Party:

THE PAUL AND	VICKY KALETA	TRUST	AGRE	MENT:
_		-	And the same of	74

By: faul Frederick Falcta, Trustee
PAUL FREDERICK KALETA, TRUSTEE

By: Vich Elenabeth Badger Kalita VICKY/ELIZABETH BADGER KALETA

STATE OF NEVADA)

COUNTY OF DOUGLAS) ss

This instrument was acknowledged before me on HUGUST 27, 2014, by PAUL FREDERICK KALETA and VICKY ELIZABETH BADGER KALETA.

Notary Public



Pat Gannon Notary Public Douglas County 02-76319-5 Expires: 03-18-18 State of Nevada

Second Party:

DAVID LEE

_BK _BB1 PG . 703 8/29/20

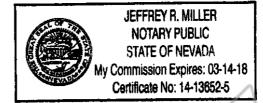
Z 0848812 Page: 2 of

LUCHUM CHEN

STATE OF NEVADA)

) ss

COUNTY OF DOUGLAS)



IK: 0814 16: 7035 729/2014

This instrument was acknowledged before me on AUG 25 ______,2014, by DAVID LEE and LU CHUN CHEN.

Notary Public P. MUAN

