

DOUGLAS COUNTY, NV

2014-854984

Rec:\$19.00

\$19.00 Pgs=6

12/29/2014 02:34 PM

ETRCO, LLC

KAREN ELLISON, RECORDER

APN#: 1320-34-001-014

Recording Requested By:

Western Title Company, Inc.

Escrow No.: 045017-ARW

When Recorded Mail To:

Heritage Bank of Nevada

2330 S. Virginia Street

Reno, NV 89502

Mail Tax Statements to: (deeds only)

(space above for Recorder's use only)

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)

Signature



Susan Lapin

Escrow Assistant

Modification of Deed of Trust

This page added to provide additional information required by NRS 111.312
(additional recording fee applies)

The undersigned hereby affirms that this document submitted for recording does not contain any personal information.

Assessor Parcel No(s): 1320-34-001-014

RECORDATION REQUESTED BY:

Heritage Bank of Nevada, 2330 S Virginia Street, Reno, NV 89502

WHEN RECORDED MAIL TO:

Heritage Bank of Nevada, 2330 S Virginia Street, Reno, NV 89502

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated December 24, 2014, is made and executed between CLAY T CHAMPNESS and CARRIE C CHAMPNESS, TRUSTEES OF THE CLAY AND CARRIE CHAMPNESS FAMILY TRUST ("Grantor") and Heritage Bank of Nevada, whose address is 2330 S Virginia Street, Reno, NV 89502 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 8, 2011 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED NOVEMBER 10, 2011 IN DOUGLAS COUNTY AS DOCUMENT NUMBER 792509.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DOUGLAS County, State of Nevada:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1579 ORCHARD ROAD, GARDNERVILLE, NV 89410. The Real Property tax identification number is 1320-34-001-014.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

TO INCREASE MAXIMUM CREDIT TO \$300,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 1300049796

Page 2

Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 24, 2014.

GRANTOR:

THE CLAY AND CARRIE CHAMPNESS FAMILY TRUST

By: 

**CLAY T. CHAMPNESS, Trustee of THE CLAY AND
CARRIE CHAMPNESS FAMILY TRUST**

By: 

**CARRIE C. CHAMPNESS, Trustee of THE CLAY AND
CARRIE CHAMPNESS FAMILY TRUST**

LENDER:

HERITAGE BANK OF NEVADA

x 

Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1300049796

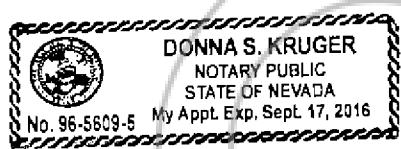
Page 3

TRUST ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy or validity of that document.

STATE OF Nevada)
) SS
COUNTY OF Douglas)

This instrument was acknowledged before me on December 24, 2014 by **CLAY T CHAMPNESS, Trustee of THE CLAY AND CARRIE CHAMPNESS FAMILY TRUST** and **CARRIE C CHAMPNESS, Trustee of THE CLAY AND CARRIE CHAMPNESS FAMILY TRUST**, as designated trustees of **THE CLAY AND CARRIE CHAMPNESS FAMILY TRUST**.



Donna S. Kruger
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1300049796

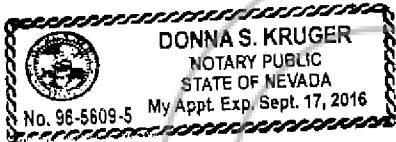
Page 4

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy or validity of that document.

STATE OF Nevada)
) SS
COUNTY OF Douglas)

This instrument was acknowledged before me on December 24, 2014 by Brent
Heberman of **Heritage Bank of Nevada**, as designated
agent of **Heritage Bank of Nevada**.



Donna S. Kruger
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)

Order No: 045017-ARW
LX08582302

Policy No.

SCHEDULE A
Continued

EXHIBIT "A"

All the certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follow:

A parcel of land situated in and being a portion of the Northeast 1/4 of Section 34, in Township 13 North, Range 20 East, M.D.B.& M. and further being a portion of parcel 3-F, as set forth on the certain Land Division Map of Lot 3 of John B. Anderson No. 1, L.D.M. (Parcel 2) for G.P. Trucking, filed in the office of the County recorder of Douglas County, Nevada, March 25, 1981 as Document No. 54709, more particularly described as follows:

Parcel 3-F-1, as set forth on that certain Parcel Map No. 2 of the Carter Parcels, filed for record in the office of the county recorder of Douglas County, Nevada, on January 25 1982, as Document No. 64320.

Reserving therefrom a non-exclusive easement for road and incidental purposes over and across the westerly 30 feet and the South 25 feet of the East 1,087.26 feet of said land.

Together with a non-exclusive easement for access and utilities over and across all those certain parcels of land designated as access and utility easement as set forth on that certain Land Division Map of Lot 3 of John B. Anderson No. 1, L.D.M. (Parcel 2) for G.P. Trucking, as filed in the office of the county recorder of Douglas County, Nevada, on March 25, 1981, as Document No. 54709, Except therefrom all those certain non-exclusive easements traversing the hereinabove described parcel of land.

APN 1320-34-001-014