

DOUGLAS COUNTY, NV

2015-859782

Rec:\$19.00

\$19.00 Pgs=6

04/06/2015 03:56 PM

ETRCO, LLC

KAREN ELLISON, RECORDER

APN#: 1319-19-310-043

Recording Requested By:

Western Title Company, Inc.

Escrow No.: 066650-ARJ

When Recorded Mail To:

Evergreen Note Servicing

6121 Lakeside Drive, Ste. 150

Reno, NV

89511

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 _____

Anu Jansse

Escrow Officer

**This document is being
recorded as an
accommodation only.**

Modification Agreement

This document has been signed in counterpart

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

When recorded mail to:

MODIFICATION AGREEMENT

THIS AGREEMENT, made this 31st day of March, 2015, by and between, JOSEPH EDWARD WIZNER and HELEN ROSINA WIZNER, Trustees of THE JOSEPH EDWARD WIZNER AND HELEN ROSINA WIZNER FAMILY TRUST, dated February 13, 2003, or order, First Party and, CRAIG CONGELOS and CECILE CONGELOS, husband and wife as joint tenants with right of survivorship, Second Party

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated October 3, 2014, executed by CRAIG CONGELOS and CECILE CONGELOS, husband and wife as joint tenants with right of survivorship, as Trustor to WESTERN TITLE COMPANY, LLC, a Nevada Limited Liability Company, as original Trustee, and JOSEPH EDWARD WIZNER and HELEN ROSINA WIZNER, Trustees of THE JOSEPH EDWARD WIZNER AND HELEN ROSINA WIZNER FAMILY TRUST, dated February 13, 2003, as Beneficiary; which Deed of Trust was recorded October 10, 2014, as Document No. 850685, Official Records of Douglas County, Nevada; which Deed of Trust was given as security for Promissory Note dated October 3, 2014, in the sum of \$215,000.00, executed by CRAIG CONGELOS and CECILE CONGELOS, husband and wife as joint tenants with right of survivorship, in favor JOSEPH EDWARD WIZNER and HELEN ROSINA WIZNER, Trustees of THE JOSEPH EDWARD WIZNER AND HELEN ROSINA WIZNER FAMILY TRUST, dated February 13, 2003; and

WHEREAS, the First Party is desirous of modifying the terms of said Note and the Second 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 23 in Block 3 of KINGSBURY ESTATES UNIT NO. 1, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on September 26, 1960 in Book 1 of Maps, as Document No. 16645.

shall be modified as follows:

The interest rate shall be set at 2.85% per annum on the principal balance and shall be retroactive to the date of the close of escrow, October 3, 2014. The monthly principal and interest payment shall be \$500.00.

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 JOSEPH EDWARD WIZNER AND HELEN ROSINA WIZNER FAMILY TRUST:

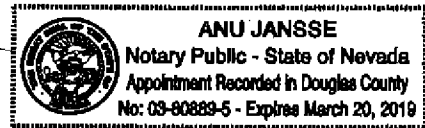
By: *Joseph Edward Wizner*
JOSEPH EDWARD WIZNER, TRUSTEE

By: *Helen Rosina Wizner*
HELEN ROSINA WIZNER, TRUSTEE

STATE OF NEVADA)
) ss
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on April 2, 2015,
by JOSEPH EDWARD WIZNER and HELEN ROSINA WIZNER.

Anu Jansse
Notary Public



Second Party:

signed in counterpart

CRAIG CONGELOS

Craig Congelos

CECILE CONGELOS

STATE OF NEVADA)

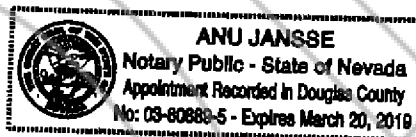
) ss

COUNTY OF DOUGLAS)

This instrument was acknowledged before me on April 2, 2015,
by ~~CRAIG CONGELOS~~ and CECILE CONGELOS.

Anu Jansse

Notary Public



Second Party:

Craig Congelos
CRAIG CONGELOS

signed in counterpart

Cecile Congelos
CECILE CONGELOS

STATE OF NEVADA)
) ss
COUNTY OF DOUGLAS)

This instrument was acknowledged before me on

Notary Public

COOPY

NEED TO BE ACKNOWLEDGED

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

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 California)
County of Los Angeles)

On March 31, 2015 before me, Heather Allen, Notary Public
Date Here Insert Name and Title of the Officer

personally appeared Craig James Congelos
Name(s) of Signer(s)

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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature [Handwritten Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____ Document Date: _____
Number of Pages: _____ Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: _____

Signer's Name: _____
 Corporate Officer — Title(s): _____
 Partner — Limited General
 Individual Attorney in Fact
 Trustee Guardian or Conservator
 Other: _____
Signer Is Representing: _____