

DOUGLAS COUNTY, NV **2015-866430**
Rec:\$19.00
\$19.00 Pgs=6 07/17/2015 09:37 AM
NORTHERN NEVADA TITLE CC
KAREN ELLISON, RECORDER

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

Assessor Parcel No(s): 1418-34-210-023

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

10-1101342-70

FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated July 10, 2015, is made and executed between JOSEPH FERNDINO and BETH FERNDINO, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP ("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 March 24, 2014 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

RECORDED APRIL 4, 2014 IN DOUGLAS COUNTY AS DOCUMENT NUMBER 840628.

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 1267 TAMARACK DRIVE, ZEPHYR COVE, NV 89448. The Real Property tax identification number is 1418-34-210-023.

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

TO INCREASE MAXIMUM CREDIT BY \$100,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this

MODIFICATION OF DEED OF TRUST

Loan No: 1300062021

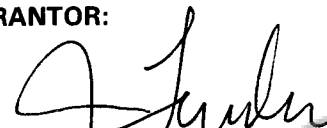
(Continued)

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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 endorser 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 JULY 10, 2015.

GRANTOR:

x 


JOSEPH FERNDINO

x 

BETH FERNDINO

LENDER:

HERITAGE BANK OF NEVADA

x 

Authorized Officer

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1300062021

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF California

COUNTY OF Los Angeles

)
) SS
)

This instrument was acknowledged before me on July 14, 2015 by JOSEPH FERDINO.



(Seal, if any)

Michele J. Thomas
(Signature of notarial officer)
Michele J. Thomas
Notary Public in and for State of California

MODIFICATION OF DEED OF TRUST
(Continued)

Loan No: 1300062021

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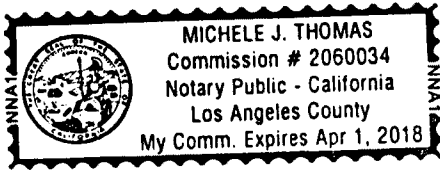
INDIVIDUAL ACKNOWLEDGMENT

STATE OF California

)
) SS

COUNTY OF Los Angeles

This instrument was acknowledged before me on July 14, 2015 by BETH FERNDINO.



Michele J. Thomas
(Signature of notarial officer)
Michele J. Thomas
Notary Public in and for State of California

(Seal, if any)

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

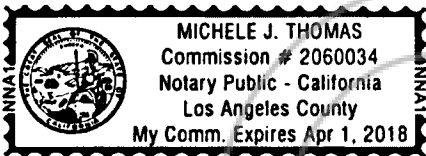
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
County of Los Angeles)
On 7/14/15 before me, Michele J. Thomas,
Date Here Insert Name and Title of the Officer
personally appeared Joseph and Both Fernando
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 Michele J. Thomas
Signature of Notary Public
Michele J. Thomas, 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: _____