



KAREN ELLISON, RECORDER

After Recording Return To:

JOHN R. BECKER, ESQ.
BECKER & HOUSE, PLLC
7025 East Greenway Parkway, Suite 800
Scottsdale, Arizona 85254

APN: 1321-32-002-016

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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated 1 October 2015, is made and executed between JEFFREY CHARLES SPARROW, whose address is 2301 Calle Hermosa, Gardnerville, Nevada 89410 ("Trustor") and THE TOBIANNE NEAL CUSTODY ACCOUNT, whose address is currently c/o Brenda Van Valen, 11020 David Taylor Drive, Suite 100, Charlotte, North Carolina 28262 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated 4 December 2013 (the "Deed of Trust") which has been recorded in Douglas County, State of Nevada, as follows:

Deed of Trust dated 4 December 2013 and recorded 21 January 2014, in Book 0114, Page 3408, as Document No. 0837123, Official Records, Douglas County, Nevada.

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

SITUATE IN THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 32, TOWNSHIP 13 NORTH, RANGE 21 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 1 AS SET FORTH ON PARCEL MAP FOR BROOKE AND SHAW, LTD., FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON DECEMBER 4, 1990, IN BOOK 1290, PAGE 328, AS DOCUMENT NO. 240333, AND BY CERTIFICATE OF AMENDMENT, RECORDED SEPTEMBER 9, 1997 IN BOOK 997, PAGE 1644, AS DOCUMENT NO. 421234.

The Real Property or its address is commonly known as 2301 Calle Hermosa, Gardnerville, Nevada 89410. The Real Property tax identification number is 1321-32-002-016.

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

The current Lender has assigned its rights to the current Deed of Trust to the NEAL

SURVIVOR'S TRUST Dated 13 June 2000, whose address is currently c/o Brenda Van Valen, 11020 David Taylor Drive, Suite 100, Charlotte, North Carolina 28262.

The current maturity date shall be changed from 4 December 2022 to 1 October 2018.

The current interest rate shall be decreased from 1.63% to .54% in order to reflect the short term AFR as of the date herein.

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 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.

TRUSTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND TRUSTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED 1 OCTOBER 2015.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

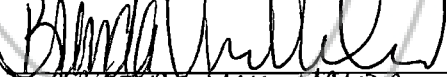
TRUSTOR:



JEFFREY CHARLES SPARROW

PREVIOUS LENDER:

THE TOBIANNE NEAL CUSTODY
ACCOUNT



By: BRENDA VAN VALEN

Its: AGENT, M.P.

ASSIGNED LENDER:

NEAL SURVIVOR'S TRUST
Dated 13 June 2000

ARGENT TRUST COMPANY, Trustee



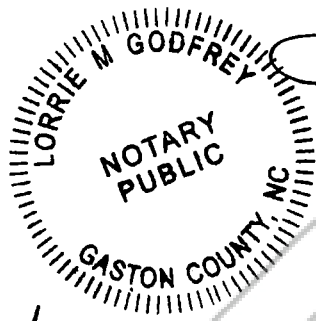
By: BRENDA VAN VALEN

Its: M.P.

STATE OF [North Carolina])
) ss.
County of [Mecklenburg])

The foregoing instrument was acknowledged before me this 28th day of March 2016, by JEFFREY CHARLES SPARROW, the Trustor herein.

My commission expires: 5/26/2019

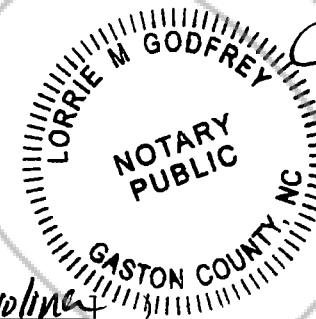


Lorrie M. Godfrey
Notary Public

STATE OF [North Carolina])
) ss.
County of [Mecklenburg])

The foregoing instrument was acknowledged before me this 28th day of March 2016, by Brenda Van Valen, on behalf of THE TOBIANNE NEAL CUSTODY ACCOUNT, the Lender herein.

My commission expires: 5/26/2019

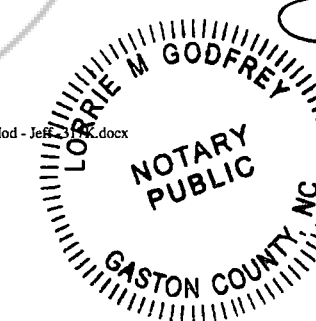


Lorrie M. Godfrey
Notary Public

STATE OF [North Carolina])
) ss.
County of [Mecklenburg])

The foregoing instrument was acknowledged before me this 28th day of March, 2016 by Brenda Van Valen, on behalf of ARGENT TRUST COMPANY, Trustee of the NEAL SURVIVOR'S TRUST Dated 13 June 2000, the Assigned Lender herein.

My commission expires: 5/26/2019



Lorrie M. Godfrey
Notary Public