

After Recording Return To:

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

APN: 1220-21-710-049



KAREN ELLISON, RECORDER

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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 1392 Leonard Road, Gardnerville, Nevada 86460 ("Trustor") and ARGENT TRUST COMPANY, the *current* Trustee of 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 ("Lender").

DEED OF TRUST. Lender and Trustor have entered into a Deed of Trust dated 1 October 2011 (the "Deed of Trust") which has been recorded in Douglas County, State of Nevada, as follows:

Deed of Trust dated 1 October 2011 and recorded 4 January 2012, in Book 0112, Page 0279, as Document No. 0795302, 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:

Lot 519 of GARDNERVILLE RANCHOS UNIT NO. 7, according to the official map thereof, filed in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, in Book 374, Page 676, as File No. 72456

The Real Property or its address is commonly known as 1392 Leonard Road, Gardnerville, Nevada 86460. The Real Property tax identification number is 1220-21-710-049.

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

The current principal balance shall be decreased from \$160,000 to \$20,726.33 to reflect advancement in principal payments.

The current maturity date shall be changed from 1 October 2036 to 1 October 2018.

The current interest rate shall be decreased from 2.28% 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.

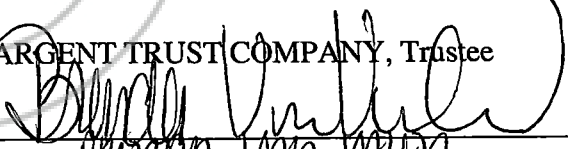
TRUSTOR:



JEFFREY CHARLES SPARROW

LENDER:

NEAL SURVIVOR'S TRUST
Dated 13 June 2000

ARGENT TRUST COMPANY, Trustee


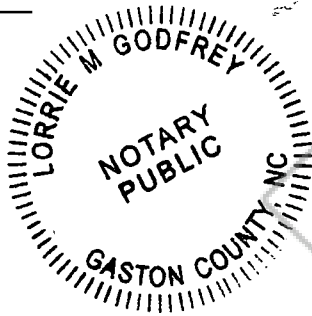
By: BRENDA VAN VALEN
Its: M.P.

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.

Lorrie M. Godfrey
Notary Public

My commission expires:
5/26/2019



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

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

Lorrie M. Godfrey
Notary Public

My commission expires:
5/26/2019

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