

A. P. No. 1319-19-212-085



KAREN ELLISON, RECORDER

When recorded mail to:

GORDON HOWARD  
P.O. Box 775  
PLEASANT HILL, OR 97455

**MODIFICATION AGREEMENT**

THIS AGREEMENT, made this 1st day of July, 2016, by and between, GORDON B. HOWARD and CONNIE R. HOWARD, husband and wife, or order, First Party and, DARREN L. SENN, a single man, Second Party

WITNESSETH:

WHEREAS, the Second Party is the owner of that certain real property described in the Deed of Trust dated June 18, 2009, executed by DARREN L. SENN, a single man, as Trustor to FIRST AMERICAN TITLE INSURANCE CORPORATION, a California corporation, as original Trustee, and GORDON B. HOWARD and CONNIE R. HOWARD, husband and wife, as Beneficiary; which Deed of Trust was recorded June 19, 2009, as Document No. 745537, Official Records of Douglas County, Nevada; which Deed of Trust was given as security for Promissory Note dated June 18, 2009, in the sum of \$180,000.00, executed by DARREN L. SENN, a single man, in favor GORDON B. HOWARD and CONNIE R. HOWARD, husband and wife; and

WHEREAS, the Second Party is desirous of modifying the terms of said Note and the First 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:

PARCEL A AS SET FORTH ON THE PARCEL MAP FOR PAULETTE BRUNELLO OF LOT 465 SECOND AMENDED MAP OF SUMMIT VILLAGE FILED FOR RECORD NOVEMBER 3, 1981 IN BOOK 1181 PAGE 124, DOCUMENT NO. 61702, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

shall be modified as follows:



The loan shall be extend for an additional ten (10) years with a new due date of July 1, 2026. However, the Second party may prepay the full amount of the outstanding principal plus accrued interest without penalty.

The interest rate shall remain the rate of 2.500% per annum.

If the Holders die before the due date, the Note shall be forgiven and there shall be a full reconveyance to remove the Deed of Trust from the real property.

The parties involved do hereby accept said Modification Agreement on its terms. <sup>From G.B.H. CRH</sup>

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:**

Gordon B. Howard  
GORDON B. HOWARD

Connie R. Howard  
CONNIE R. HOWARD

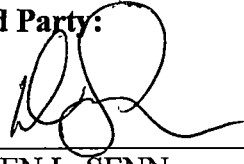
STATE OF Oregon )  
 ) ss  
COUNTY OF Lane )

This instrument was acknowledged before me on July 1, 2016,  
by GORDON B. HOWARD and CONNIE R. HOWARD.

Sarah Cornwell  
Notary Public



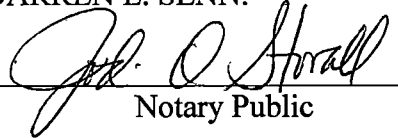
**Second Party:**




DARREN L. SENN

STATE OF Nevada )  
 ) ss  
COUNTY OF Douglas )

This instrument was acknowledged before me on July 11, 2016,  
by DARREN L. SENN.

  
Notary Public

 JODI O. STOVALL  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 03-79473-5 - Expires August 3, 2016