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Recording Requested By
Impac Mortgage Corp., dba
CashCall Mortgage

And When Recorded Mail To
Impac Mortgage Corp., dba
CashCall Mortgage
1950 Jamboree Rd
Irvine, CA 92612

PREPARED BY: Joseph Acosta

Loan No.: 6100142306
A.P.N# 1318-23-210-014



KAREN ELLISON, RECORDER

State of Nevada ----- Space Above This Line For Recording Data-----

MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification is February 9, 2016
The parties and their addresses are:

TRUSTOR: **Yann A. Kneubuhler and Sow Foong Alice Chee**
233 Clubhouse Circle
Stateling, NV 89449

LENDER: **Impac Mortgage Corp., dba CashCall Mortgage**
1950 Jamboree Rd
Irvine, CA 92612

BACKGROUND. Trustor and Lender entered into a Security Instrument dated 11/07/15 and recorded on 11/17/15 As Instrument No. 2015-872835, in BK n/a, Page n/a, Official Records of DOUGLAS County, NEVADA.

Described as: **See Attached Exhibit A.**

MODIFICATION. For value received, Trustor and Lender agree to modify the original Security Instrument. Trustor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts an all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)

**This modification is being executed to:
Remove condo rider, add PUD rider**

Chee Y/A

(see attached) to the Security Instrument that was signed by
Yann A. Kneubuhler AND Sow Foong Alice Chee on 11/07/15. The aforementioned
Security Instrument has a maturity date of 12/02/25

WARRANTY OF TITLE. Trustor warrants that Trustor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Trustor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Trustor agrees to the terms and covenants contained in this Modification. Trustor also acknowledges receipt of a copy of the Modification.

TRUSTOR:

Yann A. Kneubuhler 02/13/2016
Yann A. Kneubuhler Date

Sow Foong Alice Chee 02/13/2016
Sow Foong Alice Chee Date

LENDER:

**Impac Mortgage Corp., dba
CashCall Mortgage
19500 Jamboree Rd
Irvine, CA 92612**

Beneficiary and Substituted Trustee

By: *Telyce Laster*
Telyce Laster
Post Closing Manager
Impac Mortgage Corp.,
dba CashCall Mortgage

-----ACKNOWLEDGEMENT-----

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 *Orange*

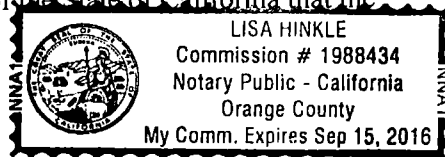
On *2/18/14* before me, *Lisa Hinkle*
personally appeared **Telyce Laster**

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 *Lisa Hinkle*



(SEAL)

-----ACKNOWLEDGEMENT-----

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 Contra Costa

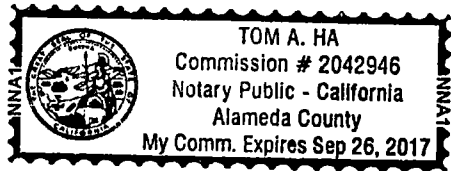
On 2-13-2016 before me, Tom A Ha, Notary Public
personally appeared Yann A. Kneubuhler AND Sow Foong Alice Chee

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 Tom A Ha



(SEAL)

Loan Number: 6100142306

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 7th day of NOVEMBER 2015, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to IMPAC MORTGAGE CORP. DBA CASHCALL MORTGAGE, A CALIFORNIA CORPORATION (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
233 Clubhouse Circle, Stateline, Nevada 89449

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

(the "Declaration"). The Property is a part of a planned unit development known as

Lake Village HOA
[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance



coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

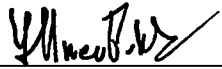
C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

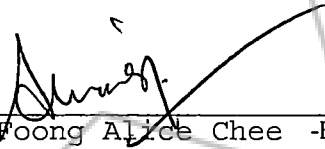
E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.



Yann A. Kneubuhler (Seal)
-Borrower



Sow Hoong Alice Chee (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

EXHIBIT "A"

**Exhibit A
Legal Description**

All that certain real property in the County of Douglas, State of Nevada, described as follows:

Lot 18 of Lake Village, Unit 2-A, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada, on August 9, 1972 as File No. 61076.

Assessor's Parcel No.: 1318-23-210-014

