

APN # 1318-10-416-015

Recording Requested By:
Robert Dickerson

When Recorded Return to:
Mr and Mrs Robert Dickerson
P.O. Box 11733
Zephyr Cove, NV 89448

Mail Tax Statements to:
Robert Paul Taylor
610 Don Drive
Zephyr Cove, NV 89448

DOUGLAS COUNTY, NV **2017-905200**
Rec:\$35.00
Total:\$35.00 **10/03/2017 04:47 PM**
ROBERT DICKERSON Pgs=5



KAREN ELLISON, RECORDER

SPACE ABOVE FOR RECORDERS USE

Modification of Note secured by Deed of Trust

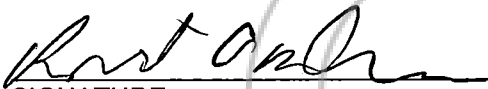
(Title of Document)

Please complete Affirmation Statement below:

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.
(Per NRS 239B.030)

-OR-

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the social security number of a person or persons as required by law: (state specific law).


SIGNATURE

self
TITLE

Robert Dickerson
Print Signature

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

SPACE BELOW FOR RECORDER

MODIFICATION OF NOTE SECURED BY DEED OF TRUST

Date: October 1, 2017

This Agreement is made by and between Robert A Dickerson and Julie M. Dickerson, Husband and Wife as Joint Tenants, First Party (Beneficiary); and, Robert Paul Taylor, Second Party (Trustor).

Whereas the Second Party is the owner of that certain real property described in the Deed of Trust dated 9/29/2008 recorded in the official records of Douglas County, Nevada as instrument no. 729929 in Book 908 affecting that certain real property described as: 610 Don Drive, Zephyr Cove Nevada, 89448; which deed of trust was given as security for a Note Dated 9/29/2008 and as modified September 27, 2008 and as modified July 1,2010, and as modified most recently on September 22,2015 to the total amount of \$1,050,000.00.

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 the said Note; NOW THEREFORE, in consideration of the promises and agreements hereafter contained to be performed by the Second Party, the Parties do hereby agree as follows:

Loan interest rate is hereby amended to be 4.00% per annum (1/3% per month)with payments of \$4156.25 or more, commencing on November 1, 2017 and continuing monthly until October 1, 2024 at which time the note principal becomes due and payable, per the original terms.

AND, Second Party to make a one-time payment of \$500,000.00 to First party upon the time of this modification, said payment applying to reduce the \$1,050,000.00 principal amount to \$550,000.00 as of the date of this agreement. The attached amortization schedule shall represent the principal and interest throughout the remaining life of this loan, if the payments remain uniform at the amount above.

Remaining Terms Unmodified:

Except as modified herein, the Note, Deed of Trust, and other Loan Documents shall remain unaffected, unchanged and unimpaired by reason of these modifications.

I have read, approve, agree and received a copy of this loan modification.

Robert Paul Taylor 9-29-17
Robert Paul Taylor - Trustor/Date

Robert A. Dickerson 9/29/17
Robert A. Dickerson - Beneficiary/Date

Julie M. Dickerson 9-29-17
Julie M. Dickerson - Beneficiary/Date

See attached notary
Theresa Jensen

ROT A1-43

Nevada Notary Acknowledgement

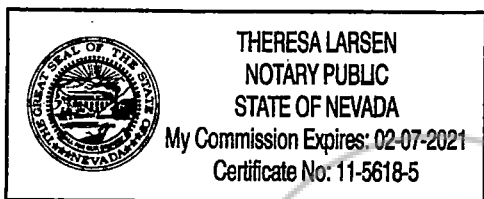
For an Individual (on individuals own behalf):

State of Nevada

County of Douglas

This instrument was acknowledged before me on the 29 day of Sept, 2017,
by Robert Paul Taylor, Robert A Dickerson, Julie M Dickerson

(Place Notary Stamp Here)



Theresa Larsen
Notary Public

Theresa Larsen
Notary Public Name (Printed or Typed)

11-5618-5
Certificate of Appointment Number

My Commission Expires: 2/7/21

For Non-Individuals:

State of _____

County of _____

This instrument was acknowledged before me on this _____ day of _____, 20____,
by _____ (name(s) of person(s))
as _____ (type of authority, e.g., officer,
trustee, etc.) of _____ (name of party
on behalf of whom instrument was executed).

(Place Notary Stamp Here)

Notary Public

Notary Public Name (Printed or Typed)

Certificate of Appointment Number

My Commission Expires: _____

2021	3	3/1/2021	41	\$448,127.04	\$4,156.25	\$1,502.60	\$2,653.65
2021	4	4/1/2021	42	\$445,464.55	\$4,156.25	\$1,493.76	\$2,662.49
2021	5	5/1/2021	43	\$442,793.18	\$4,156.25	\$1,484.88	\$2,671.37
2021	6	6/1/2021	44	\$440,112.91	\$4,156.25	\$1,475.98	\$2,680.27
2021	7	7/1/2021	45	\$437,423.70	\$4,156.25	\$1,467.04	\$2,689.21
2021	8	8/1/2021	46	\$434,725.53	\$4,156.25	\$1,458.08	\$2,698.17
2021	9	9/1/2021	47	\$432,018.37	\$4,156.25	\$1,449.09	\$2,707.16
2021	10	10/1/2021	48	\$429,302.18	\$4,156.25	\$1,440.06	\$2,716.19
2021	11	11/1/2021	49	\$426,576.93	\$4,156.25	\$1,431.01	\$2,725.24
2021	12	12/1/2021	50	\$423,842.61	\$4,156.25	\$1,421.92	\$2,734.33
2022	1	1/1/2022	51	\$421,099.17	\$4,156.25	\$1,412.81	\$2,743.44
2022	2	2/1/2022	52	\$418,346.58	\$4,156.25	\$1,403.66	\$2,752.59
2022	3	3/1/2022	53	\$415,584.82	\$4,156.25	\$1,394.49	\$2,761.76
2022	4	4/1/2022	54	\$412,813.85	\$4,156.25	\$1,385.28	\$2,770.97
2022	5	5/1/2022	55	\$410,033.65	\$4,156.25	\$1,376.05	\$2,780.20
2022	6	6/1/2022	56	\$407,244.18	\$4,156.25	\$1,366.78	\$2,789.47
2022	7	7/1/2022	57	\$404,445.41	\$4,156.25	\$1,357.48	\$2,798.77
2022	8	8/1/2022	58	\$401,637.31	\$4,156.25	\$1,348.15	\$2,808.10
2022	9	9/1/2022	59	\$398,819.85	\$4,156.25	\$1,338.79	\$2,817.46
2022	10	10/1/2022	60	\$395,993.00	\$4,156.25	\$1,329.40	\$2,826.85
2022	11	11/1/2022	61	\$393,156.73	\$4,156.25	\$1,319.98	\$2,836.27
2022	12	12/1/2022	62	\$390,311.00	\$4,156.25	\$1,310.52	\$2,845.73
2023	1	1/1/2023	63	\$387,455.78	\$4,156.25	\$1,301.04	\$2,855.21
2023	2	2/1/2023	64	\$384,591.05	\$4,156.25	\$1,291.52	\$2,864.73
2023	3	3/1/2023	65	\$381,716.77	\$4,156.25	\$1,281.97	\$2,874.28
2023	4	4/1/2023	66	\$378,832.91	\$4,156.25	\$1,272.39	\$2,883.86
2023	5	5/1/2023	67	\$375,939.44	\$4,156.25	\$1,262.78	\$2,893.47
2023	6	6/1/2023	68	\$373,036.32	\$4,156.25	\$1,253.13	\$2,903.12
2023	7	7/1/2023	69	\$370,123.53	\$4,156.25	\$1,243.45	\$2,912.80
2023	8	8/1/2023	70	\$367,201.02	\$4,156.25	\$1,233.75	\$2,922.50
2023	9	9/1/2023	71	\$364,268.77	\$4,156.25	\$1,224.00	\$2,932.25
2023	10	10/1/2023	72	\$361,326.75	\$4,156.25	\$1,214.23	\$2,942.02
2023	11	11/1/2023	73	\$358,374.93	\$4,156.25	\$1,204.42	\$2,951.83
2023	12	12/1/2023	74	\$355,413.26	\$4,156.25	\$1,194.58	\$2,961.67
2024	1	1/1/2024	75	\$352,441.72	\$4,156.25	\$1,184.71	\$2,971.54
2024	2	2/1/2024	76	\$349,460.28	\$4,156.25	\$1,174.81	\$2,981.44
2024	3	3/1/2024	77	\$346,468.89	\$4,156.25	\$1,164.87	\$2,991.38
2024	4	4/1/2024	78	\$343,467.54	\$4,156.25	\$1,154.90	\$3,001.35
2024	5	5/1/2024	79	\$340,456.18	\$4,156.25	\$1,144.89	\$3,011.36
2024	6	6/1/2024	80	\$337,434.78	\$4,156.25	\$1,134.85	\$3,021.40
2024	7	7/1/2024	81	\$334,403.32	\$4,156.25	\$1,124.78	\$3,031.47
2024	8	8/1/2024	82	\$331,361.75	\$4,156.25	\$1,114.68	\$3,041.57
2024	9	9/1/2024	83	\$328,310.03	\$4,156.25	\$1,104.54	\$3,051.71
2024	10	10/1/2024	84	\$325,248.15	\$4,156.25	\$1,094.37	\$3,061.88
				sums---->	\$349,125	\$124,373	\$224,752

P-3013

RPT