

APN#: 1220-04-111-014

Recording Requested By:
Western Title Company, LLC
Escrow No.: 095014-ARJ

When Recorded Mail To:
Hans J. Prakelt
1299 Kingsbury Grade
Gardnerville, NV 89460

Mail Tax Statements to: (deeds only)

(space above for Recorder's use only)

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)

Signature _____

Laeha Hill

Laeha Hill

Escrow Assistant

Modification Agreement

**This document is being
recorded as an
accomodation only.**

This page added to provide additional information required by NRS 111.312
(additional recording fee applies)

MODIFICATION AGREEMENT

THIS AGREEMENT, is made and entered into this 15, day of February, 2018, by and between Leonard K. Parker and Janet S. Parker, husband and wife as joint tenants Owner ; and Hans J. Prakelt, Trustee of the Hans J. Prakelt Family Trust, dated September 9, 2007 (hereinafter called "Lender")

WHEREAS, Leonard K. Parker and Janet S. Parker, husband and wife as joint tenants executed that certain Private Note dated November 17, 2014, in the amount of FORTY THOUSAND DOLLARS AND 00/100, (\$40,000.00), in favor of Lender.

Which Deed of Trust was given as security for said Note dated November 17, 2014 in the amount of \$40,000.00, executed by Leonard K. Parker and Janet S. Parker, husband and wife as joint tenants recorded November 21, 2014 in Book N/A, at Page N/A, as Document No. 2014-853242.

WHEREAS, Makers desire to obtain from Lender certain modifications to the Note;

WHEREAS, Lender is willing to grant said modifications to the interest rate and installments provided that Makers agree to certain modifications in the terms and conditions of said Note;

NOW THEREFORE, in consideration of their mutual covenants and promises, the parties hereto agree as follows:

The balance due upon said promissory note as aforesaid shall be paid in the following manner and the terms of said promissory note changed and modified as follows to wit:

MATURITY FEE OF \$2,000.00 HAS BEEN WAIVED.

BORROWER AND LENDER HAVE AGREED TO INCREASE CURRENT PRINCIPAL BALANCE OF \$32,102.50 TO \$34,102.50 IN LIEU OF THE MATURITY FEE.

TO EXTEND THE DUE DATE TO ON OR BEFORE FEBRUARY 1, 2025

INTEREST RATE IS TO BE ADJUSTED TO 11.00% AND MONTHLY P&I PAYMENTS ARE TO BE ADJUSTED TO \$583.92. IMPOUND ACCOUNT SHALL REMAIN AT \$206.02 AND ADJUST ACCORDINGLY WITH ANY ADJUSTMENT TO BORROWERS INSURANCE PREMIUM. TOTAL MONTHLY PAYMENT SHALL BE \$789.44.

BORROWER SHALL PAY LENDER A REWRITE FEE OF \$500.00 WITH THEIR NEXT PAYMENT DUE ON MARCH 1, 2018 FOR TOTAL PAYMENT OF \$1,289.44

ALL OTHER TERMS REMAIN IN FULL FORCE AND EFFECT.

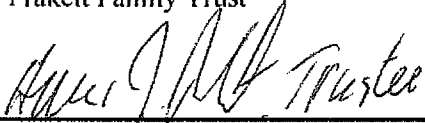
WHEREAS, it is a condition precedent to obtaining said loan from Lender that said deed of trust last above mentioned shall unconditionally be and remains at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the deed of trust first above mentioned.

1. That in all other respects said notes and said deed of trust shall remain unaffected, unchanged and unimpaired by reason of the execution of this agreement.
2. That second party agrees to pay said promissory note according to the terms thereof as herein changed and modified and agrees to perform all of the acts to be performed by the trustor under the terms of said deed of trust.



3. Further more, said Deed's of Trust which secure said Note contain the following due on sale clause:
In the event the herein described property or any part thereof, or any interest therein is sold, agreed to be sold, conveyed or alienated by the Trustor, or by the operation of law or otherwise, all obligations secured by this instrument, irrespective of the maturity dates expressed therein, at the option of the holder hereof and without demand or notice shall immediately become due and payable.

IN WITNESS WHEREOF, the parties have executed this Agreement the day and year first above written.

the Hans J. Prakeft Family Trust



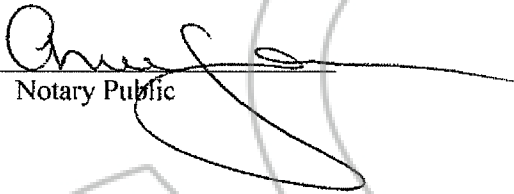
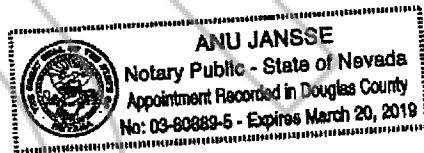
Hans J. Prakeft, Trustee


Leonard K. Parker
Janet S. Parker

STATE OF NEVADA

COUNTY OF DOUGLAS

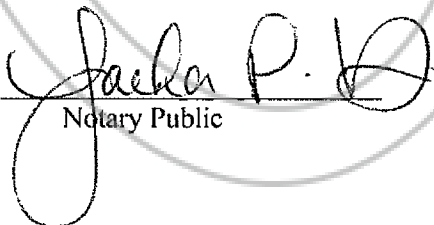
On 2/15/18 2018, before me the undersigned a Notary Public in and for said County and State personally appeared Hans J. Prakeft known to me to be the person(s) described in and who acknowledge that They executed the foregoing instrument.


Notary Public

STATE OF Nevada

COUNTY OF Douglas

On 2/21/18 2018, before me the undersigned a Notary Public in and for said County and State personally appeared Leonard K. Parker and Janet S. Parker known to me to be the person(s) described in and who acknowledge that They executed the foregoing instrument.


Notary Public