

DOUGLAS COUNTY, NV

2018-913596

Rec:\$35.00

\$35.00

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04/30/2018 11:59 AM

ETRCO

KAREN ELLISON, RECORDER

APN# : 1220-05-601-006

**Recording Requested By:**

Western Title Company, LLC

**Escrow No.:** 095143-TEA

**When Recorded Mail To:**

Heritage Bank of Nevada

2300 S. Virginia Street

Reno, NV

89502

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 \_\_\_\_\_

Traci Adams

Escrow Officer

\_\_\_\_\_  
**Modification Deed of Trust**

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

The undersigned hereby affirms that this document submitted for recording does not contain any personal information.

**Assessor Parcel No(s): 1220-05-601-006**

**RECORDATION REQUESTED BY:**

Heritage Bank of Nevada, 2330 S Virginia Street, Reno, NV 89502

**WHEN RECORDED MAIL TO:**

Heritage Bank of Nevada, 2330 S Virginia Street, Reno, NV 89502

**FOR RECORDER'S USE ONLY**

**MODIFICATION OF DEED OF TRUST**

**THIS MODIFICATION OF DEED OF TRUST** dated April 20, 2018, is made and executed between KRISTOFER S. KAHABKA AND HEATHER D. KAHABKA, HUSBAND AND WIFE AS JOINT TENANTS ("Grantor") and Heritage Bank of Nevada, whose address is 2330 S Virginia Street, Reno, NV 89502 ("Lender").

**DEED OF TRUST.** Lender and Grantor have entered into a Deed of Trust dated April 24, 2008 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

Deed of Trust, dated April 24, 2008 to Stewart Title of Western Nevada Division, as Trustee, covering real property described in Exhibit 'A' and commonly known as Douglas County Assessor Parcel 1220-05-601-006, to secure a note in the sum of 260,000.00, dated April 24, 2008, in favor of Carson River Community Bank, which Deed of Trust was recorded April 29, 2008 in in Book 408 Page 7148, Document No. 722328, Official Records of Douglas County; and an assignment of beneficiary interest to Heritage Bank of Nevada as, assignee recorded May 16, 2013 in book 513, page 4350, as Document No. 823737 of official records of Douglas County Nevada.

**REAL PROPERTY DESCRIPTION.** The Deed of Trust covers the following described real property located in DOUGLAS County, State of Nevada:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1346 CENTERVILLE LANE,

**MODIFICATION OF DEED OF TRUST  
(Continued)**

Loan No: 81000184

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GARDNERVILLE LANE, NV 89410. The Real Property tax identification number is 1220-05-601-006.


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

**PRINCIPAL DECREASE TO \$25,000.00.**

**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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED APRIL 20, 2018.**

**GRANTOR:**

X   
\_\_\_\_\_  
KRISTOFER KAHABKA

X   
\_\_\_\_\_  
HEATHER KAHABKA

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 81000184

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LENDER:

HERITAGE BANK OF NEVADA

X *[Signature]*  
Authorized Officer Nate Stehura

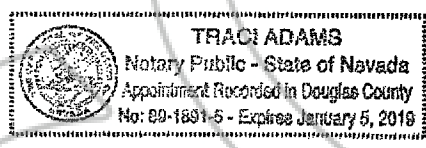
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Douglas

)  
) SS  
)

This instrument was acknowledged before me on April 25, 2018 by KRISTOFER KAHABKA and HEATHER KAHABKA.



(Seal, if any)

*[Signature]*  
(Signature of notarial officer)  
Notary Public in and for State of Nevada

MODIFICATION OF DEED OF TRUST  
(Continued)

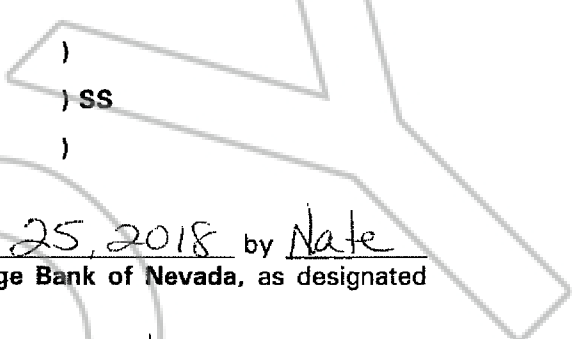
Loan No: 81000184

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LENDER ACKNOWLEDGMENT

STATE OF Nevada

COUNTY OF Washoe



This instrument was acknowledged before me on April 25, 2018 by Nate Stehura, Vice President of Heritage Bank of Nevada, as designated agent of Heritage Bank of Nevada.



(Seal, if any)

Pamela Clark  
(Signature of notarial officer)  
Notary Public in and for State of Nevada



## Exhibit A

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

A parcel of land situate, lying and being in the East half of Lots No. 1 and No. 2 of the Northeast Quarter (East 1/2 of the Northeast 1/4) of Section 5, Township 12 North, Range 20 East, M.D.B.&M., described as follows:

Beginning at a point near a fence corner on the Western right of way line for Nevada State Highway Route 756, which point is the Northeast corner of the parcel of land described in that certain deed dated February 10, 1896, recorded at Page 179, in Book M, Deed records of Douglas County, Nevada; thence North 83°10' West along a fence and property line a distance of 285.00 feet to a fence corner; thence South 3°18' East, along a fence and property line a distance of 100.00 feet to a point, the Northernmost point described in that certain deed dated December 23, 1959, and recorded at Page 94, in Book 1, Official Records of Douglas County, Nevada; thence South 66°39'34" West, a distance of 269.11 feet (equals South 65°56' West, 260.00 feet) to a point in the channel bed of the East Fork of the Carson River; thence North 42°43' West, along said river bed a distance of 150.00 feet to a point; thence North 60°30'28" West along said river bed a distance of 149.93 feet to a point; thence North 17°54' East, a distance of 430.00 feet to a point; thence South 72°06' East, a distance of 640.00 feet to a point on the Western right of way line for Nevada State Highway 56; thence South 1°33'30" East, along said right of way line a distance of 228.00 feet to the POINT OF BEGINNING.

Excepting Therefrom: Any portion lying within the ordinary high water mark of the Carson River.

EXCEPTING THEREFROM a portion of a 72' wide river channel right-of-way on the East Fork of the Carson River and being further described as follows:

All that certain lot, piece, parcel or portion of land situate, lying and being within the Northeast 1/4 of Section 5, Township 12 North, Range 20 East, M.D.B., Douglas County, Nevada and more particularly described as follows:

Commencing at the northeasterly corner of that certain parcel of land belonging to TCI Washington Associates, L.P. as shown on the record of Survey for TCI Washington Associates, L.P., filed for record in Book 1295 at Page 4109, as Document No. 377629, Official Records of Douglas County, Nevada; thence North 74°36'30" West a distance of 291.87 feet to a property corner which is a common property corner with that certain parcel of land described in deed filed for record in Book 1285, Page 2672, as Document No. 128881, Official Records of Douglas County, Nevada; thence along the common boundary line South 62°59'23" West a distance of 171.38 feet to the True Point of Beginning; thence continuing South 62°59'23" West a distance of 87.73 feet to the most southerly point of the parcel described in the aforesaid deed; thence along the southwesterly boundary lines of said parcel North 46°23'11" West a distance of 150.00 feet; thence North 64°10'39" West a distance of 149.93 feet; thence North 14°13'49" East a distance of 50.41 feet; thence leaving said boundary lines and following the arc of a curve to the right whose radius point bears South 19°58'27" West 1036.00 feet distant and which has a central angle of 19°49'51", an arc length of 358.58 feet and whose chord bears South 60°06'37" East a distance of 356.79 feet to the True Point of Beginning.

Note: Legal description previously contained in Book 0304 at Page 5852 as Document No. 607085 recorded on March 12, 2004.

APN: 1220-05-601-006