DOUGLAS COUNTY, NV

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2018-914520

Rec:\$35.00 \$35.00

Pgs=5

05/21/2018 10:52 AM

FIRST CENTENNIAL - RENO (MAIN OFFICE)

KAREN ELLISON, RECORDER

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

Assessor Parcel No(s): 1420-26-301-033

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 May 15, 2018, is made and executed between DAN C. FITCH AND JACKIE D. FITCH, 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 February 13, 2013 (the "Deed of Trust") which has been recorded in DOUGLAS County, State of Nevada, as follows:

REVOLVING CREDIT DEED OF TRUST RECORDED WITH THE DOUGLAS COUNTY RECORDER ON FEBRUARY 19, 2013 AS DOC #818500.

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 2861 EAST VALLEY ROAD, MINDEN, NV 89423. The Real Property tax identification number is 1420-26-301-033.

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

INCREASE MAXIMUM CREDIT TO \$158,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of

MODIFICATION OF DEED OF TRUST (Continued)

Loan No: 1300056668

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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 MAY 15, 2018.

GRANTOR:

DAN C. FITCH

JACKIE D. FITCH

LENDER:

HERITAGE BANK OF NEVADA

Authorized Officer

Duane Dougherty

MODIFICATION OF DEED OF TRUST Loan No: 1300056668 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF Nevada)) SS country of Carson City 5.16.18 This instrument was acknowledged before me on by DAN C. FITCH and JACKIE D. FITCH. BRIDGET M. PAYNTER NOTARY PUBLIC STATE OF NEVADA (Signature of notarial officer) APPT. No. 99-58028-3 MY APPT. EXPIRES MAY 28, 2019 Notary Public in and for State of Navada (Seal, if any)

MODIFICATION OF DEED OF TRUST (Continued)

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Loan No: 1300056668 (Continued)

LENDER ACKNOWLEDGMENT	
STATE OF Newda	
COUNTY OF Clusson City) 55
This instrument was acknowledged before me or bougherty, Branch Manager agent of Heritage Bank of Nevada.	n 6/15/18 by Duane of Heritage Bank of Nevada, as designated
BRIDGET M. PAYNTER NOTARY PUBLIC STATE OF NEVADA APPT. No. 99-58028-3 MY APPT. EXPIRES MAY 28. 2019	Bridget M. Pountes (Signature of notarial officer)
(Seal, if any)	Notary Public in and for State of Novada

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EXHIBIT "A" Legal Description

The North ½ of the Southwest ¼ of the Northwest ¼ of the Southwest ¼ of Section 26, Township 14 North, Range 20 East, M.D.B. & M.

Excepting therefrom that portion of said land as set forth in that certain Grant Deed recorded December 9, 1992 in Book 1292, page 1450, as Document No. 294992, Official Records of Douglas County, Nevada, more particularly described as follows:

Beginning at the West ¼ corner of Section 26, Township 14 North, Range 20 East, thence going in a Southerly direction along the West line of Section 26 approximately 660 feet to a point, being the Northwest corner of said parcel and the True Point of Beginning; thence Southerly along the West line of Section 26, a distance of 330 feet to a point; thence Easterly a distance of 25.00 feet to a point; thence Northerly a distance of 330 to a point; thence Westerly a distance of 25.00 feet to the True Point of Beginning.

APN: 1420-26-301-033

Order Number: 196355-MI