

WHEN RECORDED MAIL TO:**USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558****Prepared By: Justin Burt****ATTENTION: EQCLDEC**

24729600

MODIFICATION AGREEMENT - DECREASE OF LINE OF CREDIT

Owner(s): Rudolph Villasenor

Borrower(s): **Rudolph Villasenor**Property Address: **1007 Aspen Grove, Minden, NV 89423**Effective Date: **November 28, 2018**

This Modification Agreement – Decrease of Line of Credit (“Modification”) is between Rudolph Villasenor (“Borrower” whether one or more) and USAA Federal Savings Bank, (“Lender”). Borrower entered into a Home Equity Line of Credit Agreement or Equity Line of Credit Agreement and Disclosure in favor of Lender dated **January 7, 2015** recorded on **January 27, 2015** at **County of Douglas, State of Nevada** in **Instrument #2015-856130** (as the same may be have amended from time to time as set forth below, the “Credit Agreement”). The debt under the Credit Agreement is secured by the property located at the address above (the “Property”), as described in the **Deed Of Trust**, by Borrower in favor of Lender, also dated **January 7, 2015** (as the same may be have amended from time to time as set forth below, the “Security Instrument”).

Borrower has requested that USAA decrease the line of credit under the Credit Agreement. Therefore, Borrower and Lender have agreed to the following change in the credit amount available under the Credit Agreement.

The current outstanding principal balance under the Credit Agreement as of January 27, 2015 is \$19,950.28.

Change of Credit Limit. Beginning on the Effective Date of this Agreement, the Credit Limit (as defined in the Credit Agreement) is modified
FROM the previous Credit Limit of \$25,000.00
TO the new Credit Limit of \$20,000.00
-- a decrease of \$5,000.00.

Borrower also understands the following:

If Borrower has agreed to automatic withdrawal payments for the payments due under the Credit Agreement, that automatic withdrawal payment authorization will remain in effect until Borrower notifies Lender that Borrower wishes to terminate automatic withdrawal payments as set forth in the agreement for such withdrawals.

Except as expressly modified by this Modification, all terms and provisions of the Credit Agreement shall remain in full force and effect, and the debt under the Credit Agreement remains secured by the Property.

Consent by Lender to this Modification does not waive Lender's right to require strict performance under the Credit Agreement as modified nor obligate Lender to make any future modifications.

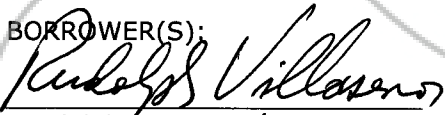
Nothing in this Modification will affect Lender's security interest in the Property, nor shall this Modification constitute a satisfaction of the Credit Agreement.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

BORROWER ACKNOWLEDGES HAVING READ ALL OF THE PROVISIONS OF THIS MODIFICATION AGREEMENT AND BORROWER AGREES TO ITS TERMS.

Signed, sealed, and delivered:

BORROWER(S):



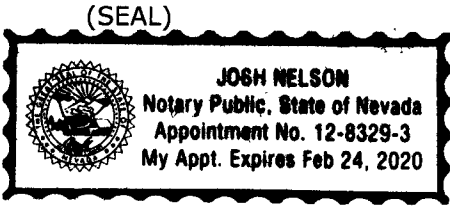
Rudolph Villasenor

Date: 11/30/13

STATE OF Nevada §
COUNTY OF Douglas §

BEFORE ME, the undersigned authority, on this day personally appeared **Rudolph Villasenor**, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

GIVEN under my hand and seal of office this the 30th day of November, 2018.



X [Signature]
Notary Public in and for
The State of Nevada

Printed Name: Josh Nelson
My Commission Expires: Feb 24, 2020

USAA Federal Savings Bank

[Signature]
By: **Justin Burt**
Account Services Specialist

STATE OF TEXAS
COUNTY OF BEXAR

This instrument was acknowledged before me on November 28, 2018 by Justin Burt, Account Services Specialist of USAA Federal Savings Bank, a federally chartered savings bank on behalf of said savings bank.

[Signature]
Pat Hackney
Notary Public
State of Texas
My Commission Expires: February 29, 2020

