

DOUGLAS COUNTY, NV

2019-932919

Rec:\$35.00

\$35.00

Pgs=7

08/02/2019 08:34 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): 1221-04-001-016

**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 July 29, 2019, is made and executed between **JOEL THOMAS OSBORNE AND PATRICIA LOUISE OSBORNE, TRUSTEES OF THE OSBORNE FAMILY LIVING TRUST - 2017 ("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 August 17, 2016 (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 AUGUST 24, 2016.**

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

LOT 2, AS SET FORTH ON THE FINAL SUBDIVISION MAP PD 03-009, FOR BLUE SKY, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MAY 27, 2004 IN BOOK 504, PAGE 13571, AS DOCUMENT NO. 614400

The Real Property or its address is commonly known as 2416 MT COMO ROAD, GARDNERVILLE, NV 89410. The Real Property tax identification number is 1221-04-001-016.

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

**MODIFICATION OF DEED OF TRUST**

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INCREASE MAXIMUM CREDIT TO \$304,000.00.

**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 JULY 29, 2019.**

**GRANTOR:**

THE OSBORNE FAMILY LIVING TRUST - 2017

By:

*Joel Thomas Osborne*

JOEL THOMAS OSBORNE, Trustee of THE OSBORNE FAMILY LIVING TRUST - 2017

By:

*Patricia Louise Osborne*

PATRICIA LOUISE OSBORNE, Trustee of THE OSBORNE FAMILY LIVING TRUST - 2017

x

*Joel Thomas Osborne*

JOEL THOMAS OSBORNE, Individually

*Patricia Louise Osborne*

PATRICIA LOUISE OSBORNE, Individually

MODIFICATION OF DEED OF TRUST  
(Continued)

Loan No: 1300072319

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LENDER:

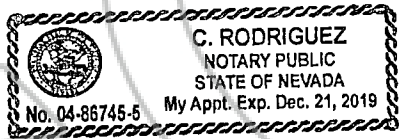
HERITAGE BANK OF NEVADA

x *C. Rodriguez*  
Relationship Branch Loan, Cynthia Rodriguez

TRUST ACKNOWLEDGMENT

STATE OF Nevada )  
 ) SS  
COUNTY OF Douglas )

This instrument was acknowledged before me on 7/29/19 by JOEL THOMAS OSBORNE, Trustee of THE OSBORNE FAMILY LIVING TRUST - 2017, as designated trustee of THE OSBORNE FAMILY LIVING TRUST - 2017.



(Seal, if any)

*C. Rodriguez*  
(Signature of notarial officer)  
Notary Public in and for State of Nevada

MODIFICATION OF DEED OF TRUST  
(Continued)

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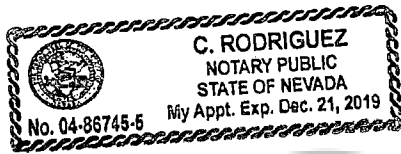
TRUST ACKNOWLEDGMENT

STATE OF Nevada )

) SS

COUNTY OF Douglas )

This instrument was acknowledged before me on 7/20/19 by PATRICIA LOUISE OSBORNE, Trustee of THE OSBORNE FAMILY LIVING TRUST - 2017, as designated trustee of THE OSBORNE FAMILY LIVING TRUST - 2017.



C. Rodriguez  
(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)

MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

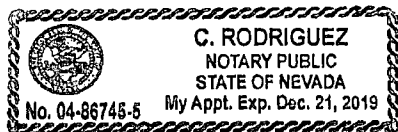
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) SS

COUNTY OF Douglas

)

This instrument was acknowledged before me on 7/29/19 by JOEL THOMAS OSBORNE.



(Seal, if any)

*C. Rodriguez*

(Signature of notarial officer)

Notary Public in and for State of Nevada

MODIFICATION OF DEED OF TRUST  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Nevada

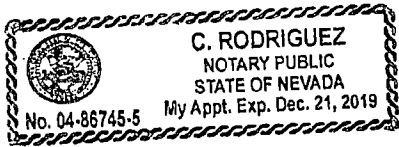
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) SS

COUNTY OF Douglas

)

This instrument was acknowledged before me on 7/29/19 by PATRICIA  
LOUISE OSBORNE.



*C. Rodriguez*

(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)

MODIFICATION OF DEED OF TRUST  
(Continued)

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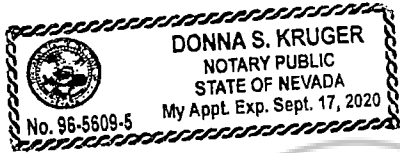
LENDER ACKNOWLEDGMENT

STATE OF Nevada

)  
) SS

COUNTY OF Douglas

This instrument was acknowledged before me on July 29, 2019 by Relationship Branch Loan, Cynthia Rodriguez of Heritage Bank of Nevada, as designated agent of Heritage Bank of Nevada.



Donna S. Kruger

(Signature of notarial officer)

Notary Public in and for State of Nevada

(Seal, if any)