

APN# 1320-30-812-014

DOUGLAS COUNTY, NV      **2019-939371**  
Rec:\$35.00  
\$35.00      Pgs=5      12/11/2019 08:26 AM  
SERVICELINK TITLE ONLY  
KAREN ELLISON, RECORDER

**Recording Requested by:**

Name: servicelink  
Address: 1355 cherrington pkwy  
City/State/Zip: Moon township PA 15108

**When Recorded Mail to:**

Name: servicelink  
Address: 1355 cherrington pkwy  
City/State/Zip: Type moontownship pa15108

**Mail Tax Statement to:**

Name: USAA Federal savings Bank  
Address: 10750 Mcdermott Freeway  
City/State/Zip: San Antonio TX 78288

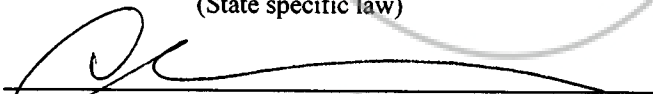
Modification agreement- decrease of line of credit  
**( Title of Document )**

**Please complete Affirmation Statement below:**

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the personal information of any person or persons.  
(Per NRS 239B.030)

**-OR-**

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the personal information of a person or persons as required by law:  
\_\_\_\_\_ (State specific law)

  
**Signature**

\_\_\_\_\_  
**Title Processor**  
**Title**

Christy Osborne  
**Printed Name**

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

( for Recorder's use only )

**WHEN RECORDED MAIL TO:**

**USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558**

**Prepared By: Cynthia Valenzuela**

**ATTENTION: EQCLDEC**

26189155

**MODIFICATION AGREEMENT - DECREASE OF LINE OF CREDIT**

**Owner(s): Rudolph Villasenor**

**Borrower(s): Rudolph Villasenor**

**Property Address: 1007 Aspen Grove Cir, Minden, Nevada, NE 89423**

**Effective Date: November 1, 2019**

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 NV** in **Instr 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").

Modification agreement to **\$20,000.00** dated **November 28, 2018**, recorded on **December 19, 2018** at **County of Douglas State of NV** in **Instrument 2018-923744**.

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 \$14,870.28.

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 \$20,000.00  
TO the new Credit Limit of \$15,000.00  
-- 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.

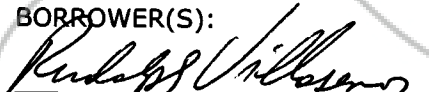
Nothing in this Modification will affect Lender's security interest in the Property, nor shall this Modification constitute a satisfaction of the Credit Agreement.

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: 11/05/2019

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 5<sup>th</sup> day of November 20 19

(SEAL)

X L. L. Hernandez  
Notary Public in and for  
The State of Nevada

Printed Name: Lexis Lenor Hernandez  
My Commission Expires: 04/04/2021



**USAA Federal Savings Bank**

[Signature]

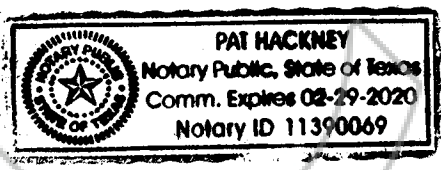
**By: Cynthia Valenzuela  
Account Services Specialist**

STATE OF TEXAS  
COUNTY OF BEXAR

This instrument was acknowledged before me on November 1, 2019 by Cynthia Valenzuela, 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



**EXHIBIT A**

**THE FOLLOWING DESCRIBED PARCEL OF LAND, AND IMPROVEMENTS AND APPURTENANCES THERETO IN THE COUNTY OF DOUGLAS, STATE OF NEVADA TO WIT:**

**LOT 1, IN BLOCK B, AS SET FORTH ON THE FINAL MAP OF MOUNTAIN GLEN, PHASE I, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON DECEMBER 28, 1987, IN BOOK 1287, PAGE 3712, AS DOCUMENT NO. 169542.**

**SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.**

**ASSESSORS PARCEL NUMBER: 1320-30-812-014**

**ATI ORDER NUMBER: 201412150197**

