

THE UNDERSIGNED HEREBY AFFIRMS THAT
THIS DOCUMENT DOES NOT CONTAIN A
SOCIAL SECURITY NUMBER PER NRS 239B.030.



KAREN ELLISON, RECORDER

APN NO. 1318-23-410-065
Recording Requested by:
BO YOUNG NORTHCUTT and SCOTT NORTHCUTT

And When Recorded Mail Document to:
FRED FORMAS
P.O. Box 5176
Stateline, NV 89449

SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST, made this 5th day of August, 2022
between **FRED FORMAS**, a single man, herein called TRUSTOR, whose address is P.O. Box
5176, Stateline, NV 89449, Western Title Company, herein called TRUSTEE, and **RICHARD
R. HOWE**, a single man, whose address is P.O. Box 3462, Stateline, NV 89449, herein called
BENEFICIARY.

DEED OF TRUST and AMENDMENT TO DEED OF TRUST. Grantor and Lender have
entered into a Deed of Trust dated August 30, 2019 (the "Long Form Deed of Trust with
Assignment of Rents") recorded in Douglas County, State of Nevada as follows:

Recorded August 30, 2019 as Document No. 934582 of Official Records of Douglas
County Recorder, Nevada.

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real
property (the "Real Property") recorded in Douglas County, State of Nevada.

Lot 62, as shown on the map of PONDEROSA PARK SUBDIVISION, filed for record in
the office of the County Recorder of Douglas County, State of Nevada, on February 25,
1970, as Document No. 47249.

The Real Property tax identification number is 1318-23-410-065.

MODIFICATION. Lender hereby modifies the Deed of Trust as follows:

RICHARD R. HOWE sold his interest to **BO YOUNG NORTHCUTT** and **SCOTT
NORTHCUTT**, husband and wife as joint tenants, with right of survivorship, as
BENEFICIARIES upon the signing of this document.

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. The waiver applies not only to any initial extension or modification but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST, AND EACH GRANTOR AGREES TO IT'S TERMS.

LENDER: *Richard R Howe*
RICHARD R. HOWE

State of Nevada)
Carson City)

This instrument was acknowledged before me on *August 5*, 2022 by RICHARD R. HOWE.

Melinda McConnell-Kelly
Notary Public

