

APN# 1319-10-311-012



SHAWNYNE GARREN, RECORDER

Recording Requested by/Mail to:

Name: MARK K WHITE TRS

Address: PO BOX 2481

City/State/Zip: STATELINE, NV 89449

Mail Tax Statements to:

Name: _____

Address: _____

City/State/Zip: _____

MODIFICATION OF DEED OF TRUST

Title of Document (required)

Please complete the Affirmation Statement below:

The undersigned hereby affirms that the document submitted for recording DOES contain personal information as required by law: (check applicable)

- Affidavit of Death – NRS 440.380 (1)(A) & NRS 40.525 (5)
- Military Discharge – NRS 419.020 (2)
- Other NRS _____ (state specific law)

-OR-

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

Mark K White TRS
Signature

MARK K WHITE TRS
Printed Name

2015-074743

This document is being (re-)recorded to correct document # 34628, and is correcting MODIFICATION TO DEED OF TRUST

Section 3.3 Notices

252 Genoa Lane - Genoa Nevada

LOT 3 PIONEER TRAIL RANCH SUBDIVISION
UNIT 1 DOCNO 34628

July 2024 Modification to the 12/29/2015 Loan and Promissory Note Agreement -
Mark K White Lionel Doyle Harris and Kimberlee Ann Copel

In compliance to Section 3.3 Notices of the 252 Genoa Lane 12/29/2015 Loan Agreement and associated Promissory Note the above parties agree to the following modification provided under Sec 3.9 of the Loan Agreement:

Mr. Harris and Ms. Copel have requested the modification of the interest rate currently in effect for the months of September, October, November and December 2024 and the next 5 year rate fix term (Note years 10-15).

Mark White TTEE has agreed to the request under the following terms:

August 1, 2024 outstanding balance: \$584,713.62

Updates:

A) Change to the interest rate index reference from 1yr LIBOR index to the 1yr US Treasury Bill.

B) Interest Rate calculation formula – Each party agrees to a fixed dollar monthly payment for the next interest rate renewal period or if no agreement is found before 25 days of the reset date, the new rate set will be set at the then current US 1 Year Treasury Bill plus a margin of 2.0%.

C) Interest Rate lock period is a Five Year term. Upon written agreement under this provision from all Parties during a reset period, the Interest Rate Fixed Term can adjusted to a minimum of a 1 Year term to a maximum of a 5 Year time period.

NEW PAYMENT TERMS: In effect September 1, 2024 to December 31, 2024 and set for the next 5 year thereafter:

Fixed monthly payment of \$2,600.00

July 15, 2024

Mark K White TTEE

Mark K White TTEE

Lionel Doyle Harris

Lionel Doyle Harris

Kimberlee Ann Copel

Kimberlee Ann Copel

SEE ATTACHMENT
FOR NOTARY SEAL

SEE ATTACHMENT
FOR NOTARY SEAL

SEE ATTACHMENT
FOR NOTARY SEAL

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of El Dorado

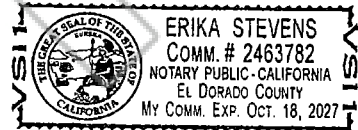
On July 16, 2024 before me, Erika Stevens, Notary Public
(insert name and title of the officer)

personally appeared Mark Kaylan White, Loniel Doyle Harris, Kimberlee Ann Copel who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s), on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



MARK WHITE
PO BOX 2481
STATOLINO, NV 89449