MODIFICATION AGREEMENT

It is hereby stipulated and agreed by and between Timothy Blaine Mason and Yvonne Stewart Mason, husband and wife, and Sun Capital Bank that the terms of the Note in the principal amount of Twenty Eight Thousand and No/100 (\$28,000.00) Dollars evidencing loan number 457-03 dated at St. George, Utah on April 21, 1981, made payable to Sun Capital Bank and executed by Timothy Blaine Mason and Yvonne Stewart Mason be and the same hereby are modified as follows:

- 1. The principal balance of said note is increased from Twenty Three Thousand Five Hundred Thirty Eight and 97/100 (\$23,538.97) Dollars to Twenty Seven Thousand Nine Hundred Seventy Two and 95/100 (\$27,972.95)
- 2. The monthly installments of One Thousand Forty Nine and 92/100 (\$1,049.92) Dollars including principal and interest are hereby decreased to Seven Hundred Fifteen and 58/100 (\$715.58) Dollars per month each, including principal and interest.
- 3. The first installment in the amount of Seven Hundred Fifteen and 58/100 (\$715.58) Dollars will begin on December 25, 1981.
- The maturity date of said Note is hereby extended to November 10, 1986.
- The unpaid portion of the installments due November 10, 1981 and the principal portion of the installments due November 10, 1981 are deferred until December 25, 1981.

It is understood that the within agreement is executed merely to effect a modification of said Note as herein specified and does not constitute or in any way operate as a release or discharge of the indebtedness or any part thereof. Nothing herein contained shall effect or be construed to affect any of the terms and provisions of said Note and instruments of security therefore not above specifically referred to, nor impair the validity of security of said Note and security instruments or any rights or powers which Sum Capital Bank now or hereafter may have under and by virtue thereof for recovery of the debt evidenced thereby in case of default or non-fulfillment of the terms of this agreement, or otherwise.

IN WITNESS WHEREOF the parties have executed this instrument as of the loth day of November 1981.

Yvonne Stewart Mason

Asir. Secretary (if Corporation)

ATTEST:

Secretary

SUN CAPITAL BANK

Ed Sappingson Exec. V.P./Manager

We, as Guarantors, hereby consent and agree to the modification of the Note as above stated.

First American Title Company of Nevada

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Asst. Secretary

Said Deed of Trust Recorded as Doc. # 7239 in Book 44 page 135 of official records office of the County recorder Lincoln County

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