

The trustors now request that payment of said note be modified and extended as hereinafter provided and the Bank is willing to so agree.

NOW, THEREFORE, in consideration of the premises and of ONE (\$1.00) DOLLAR and other valuable consideration, receipt of which is hereby acknowledged by each and all of the parties hereto, it is hereby agreed:

1. There is now owing and unpaid on said note the sum of ***TWENTY TWO THOUSAND TWO HUNDRED SIXTY SIX DOLLARS AND 68/100*****22,266.68***** with interest from and after 26TH day of FEBRUARY, 19 91.

2. That the payment of said note be and is hereby modified and extended as follows: 12 PAYMENTS IN THE AMOUNT OF 325.00 DUE MONTHLY BEGINNING ON 3-15-91. AND 1 BALLOON PAYMENT IN THE AMOUNT OF 21, 196.15 DUE 3-15-92.

3. If default be made in the payment of any installment of principal or interest, or any part thereof, when due, said note shall become due and payable in full at the option of the holder thereof. This provision is cumulative in addition to any other right of remedy provided in said note and trust deed or by law.

4. Except as herein specifically modified, said note and mortgage remain unchanged and in full force and unaffected hereby.

WITNESS the names and signatures of the Parties this 26TH day of FEBRUARY, 1991.

(Corporate Seal)

Valerie C. Carroll

ZIONS FIRST NATIONAL BANK

BY: David Clark Butler
Title

JD

STATE OF UTAH)
 : ss
COUNTY OF WASHINGTON)

On this 26TH day of FEBRUARY, 19 91, personally appeared before me DOLORES A. ARNOLD, the signers of the foregoing instrument, who duly acknowledged to me that she executed the same.



NOTARY PUBLIC
DAVID A. JONES
555 W. Telegraph St
Washington, Utah 84780
My Commission Expires
December 13, 1993
STATE OF UTAH

David A. Jones
NOTARY PUBLIC
Residing At. St George, Utah

My Commission Expires:
12/13/93

STATE OF UTAH)
 : ss
COUNTY OF)

On this ___ day of _____, 19 ____, personally appeared before me _____, who being by me duly sworn on oath did say that he is the _____ of Zions First National Bank, a National Association and that said instrument was signed in behalf of said corporation by authority of its By-Laws and _____ acknowledged to me that said corporation executed the same.

My Commission Expires: _____

NOTARY PUBLIC
Residing At: _____

CORPORATION ACKNOWLEDGEMENT

STATE OF UTAH)
 : ss
COUNTY OF)

On the ___ day of _____ A D., 19 ____, personally appeared before me _____, who being by me duly sworn did say that they are the _____ of _____ and that the above instrument was signed in behalf of said Corporation by authority of a resolution of its Board of Directors and said _____ acknowledged to me that said Corporation executed the same.

My Commission Expires: _____

NOTARY PUBLIC
Residing At: _____

Sub

EXHIBIT A
DESCRIPTION

All that real property situate in the County of Lincoln,
State of Nevada, described as follows:

That portion of the Southeast Quarter (SE 1/4) of Section 5,
Township 2 South, Range 68 East, M.D.M., described as follows:

COMMENCING at a point on the North side of the upper lane in the
Southeast Quarter (SE 1/4) of the Southeast Quarter (SE 1/4) of
Section 5 (about 33 rods East of the West boundary of the Panaca
Townsite), said point being the Southwest corner of residence
tract recently conveyed to Wm. C. Stewart and Grace O. Stewart;
thence Northerly at right angles to said upper lane, a distance of
126 feet;
thence at right angles Easterly about 3 rods to a North and South
fence line;
thence Northerly about 650 feet along said fence line to the East
and West fence line;
thence Easterly about 3 rods to a North and South fence line (said
corner being the Southwest corner of a tract heretofore conveyed
to Victor Cottino);
thence Northerly about 1320 feet along said fence line (passing
tract owned by F. E. Wadsworth and by Bert Findlay and Allen
Findlay) to a point on said fence line which is about 462 feet
West of the Northeast corner of the Northeast Quarter (NE 1/4)
of the Southeast Quarter (SE 1/4) of said Section 5;
thence Westerly along fence line about 50 rods to the Northeast
corner of the tract heretofore conveyed to Charles P. Mathews;
thence Southerly along fence line a distance of about 2100 feet
to the North side of said upper lane (being the Southwest corner
of the tract hereby conveyed); and
thence Easterly about 750 feet to the POINT OF BEGINNING.

EXCEPT any portion lying West of the Old Canal as referred
to in the Decree of Distribution filed in Case No. 323 in
the County Clerk's Office of Lincoln County.

ALSO EXCEPT any portion lying within the land conveyed to
Charles P. Mathews, et ux, by Deed recorded December 4, 1956
in Book "K-1", page 464 of Deeds.

No. **095978**
FILED AND RECORDED AT
Zion's First Nat'l Bank
March 7, 1991
J. 30
P. 94 OFFICIAL
REC. 607 LINCOLN
CO. NV, NEVADA.
YURIKO SETZER
COUNTY REC. OFF.

No. **84360**
FILED AND RECORDED AT REQUEST OF
First American Title
Dec. 18, 1985
AT 4 MINUTES PAST 4 O'CLOCK
P.M. IN BOOK 69 OF OFFICIAL
RECORDS, PAGE 216 LINCOLN
COUNTY, NEVADA.
County Recorder

~~69~~ PAGE 217

By *Rhonda Zelner*
Deputy

Dial