

APN: 004-132-17
WHEN RECORDED RETURN TO:
ENSIGN FEDERAL CREDIT UNION
PO BOX 42819
LAS VEGAS NV 89116

MAIL TAX STATEMENTS TO:
Samuel & Nekar Spencer
PO Box 591
Alamo NV 89001

AMENDMENT TO DEED OF TRUST

THESE PRESENTS, executed at Las Vegas, Nevada, 30th day of July, 2002, by the undersigned, Trustor, Trustee, and Beneficiary.

WITNESSETH, THAT:

1. The undersigned parties are named respectively as Trustor, Trustee, and Beneficiary in that certain Deed of Trust recorded as Document No. 118473 in Book 165 of Official Records, in the Office of the County Recorder of Clark County, State of Nevada, and none of them has transferred any interest under or in connection with the same.
2. As of the date hereof said Beneficiary has made an additional loan of \$ 15,400.00 to said Trustor evidenced by a promissory note, executed and delivered by the Trustor to the undersigned Beneficiary.
3. It has been and is hereby mutually agreed by and between the parties hereto that in addition to the obligations originally secured thereby, the Deed of Trust referred to in Paragraph 1 hereof shall secure performance of all of the obligations evidenced by the promissory note referred to in Paragraph 2 above.

IN WITNESS WHEREOF, the undersigned parties have executed these presents.

Samuel L. Spencer
Trustor Samuel L. Spencer
Nekar L. Spencer
Trustor Nekar L. Spencer

By _____
Trustee

Elaine Pulver for Ensign Fed Credit Union
Elaine Pulver for Ensign Federal Credit Union
Beneficiary

*STATE OF NEVADA
COUNTY OF CLARK

On this 30th day of July, 2002; personally appeared before me, a Notary Public, in and for said County and State, Samuel L. Spencer and Nekar L. Spencer and Elaine Pulver for Ensign Federal Credit Union known to me to be the persons described in and who executed the foregoing instrument, who acknowledged to me that they executed the same freely and voluntarily and for the uses and purposes therein mentioned.

Charissa Moss
Notary Public in and for said County and State
My Commission Expires: April 15, 2005



*If Trustor is a Corporation, use corporate form of Acknowledgment.

Lot Twenty (20) of Alamo South Subdivision, Tract No.1, Unit No.1, as shown by map thereof on file in Book A-1 of Plats, Page 124, in the office of the County Recorder of Lincoln County, Nevada.

COPY

118619

FILED FOR RECORDING
AT THE REQUEST OF

Ensign Federal Credit Union

2002 AUG 9 PM 1 24

LINCOLN COUNTY RECORDER
FEE \$150
DEP
LESLIE BOUCHER