Please Return Recorded Document To: WELLS FARGO HOME MORTGAGE, INC. 5325 Spectrum Drive FREDERICK, MD 21703 PREPARED BY: Brad Leigh Phone: (301) 846-8374



Space Above This Line For Recording Data

Type Of Document: Loan Modification Agreement

Grantor's Name: Joseph Willis, Jr. and Janet Willis

Grantee's Name: Wells Fargo Home Mortgage, Inc.

Type Of Loan: 15 Year Fixed Rate Note

Document Being Modified: Fixed Rate Note

Security Instrument: Deed Of Trust

LOAN MODIFICATION AGREEMENT

0132980376

THIS AGREEMENT is made this 17th day of December, 2003 Joseph Willis, Jr. and Janet Willis ("borrowers") and Wells Fargo Home Mortgage, Inc. a corporation organized and existing under the laws of the State of California, whose address is 5325 Spectrum Drive, Frederick, MD 21703 (herein "Lender"), for a modification, with respect to that promissory note dated November 13, 2003, interest at the rate of 5.000% percent per annum, secured by a deed of trust of the same date recorded [2] [3] in book [3] page [1] and/or Document #, made by Joseph Willis, Jr. and Janet Willis to Wells Fargo Home Mortgage, Inc. on property which has the address of 371 Main Street, Caliente, NV 89008 (herein "Property Address") for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

 The terms of the Fixed Rate Note and Deed of Trust evidencing such indebtedness are hereby modified as follows:

Note:

The first pay date and maturity date listed in Section 3A of the Note is modified to read: I will make my monthly payments on the first day of the month beginning **February 1**, **2004.** I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on **January 1**, **2019.** I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date".

Deed of Trust:

The maturity date on the second page of the Mortgage is modified to read: Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **January 1, 2019.**

This agreement is not binding, in whole or in part, on Lender until executed by Lender.

IN WITNESS WHEREOF, the parties have executed this agreement on the day and year first above written.

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Borrower: J	oseph Willis, Jr.

STATE OF

On this 29 day of Declarable 2003, before me appeared Joseph Willis, Jr. and Janet Willis personally known to be the person(s) described and who executed the foregoing instrument as Borrower(s) and acknowledged that they executed the same as their free act and deed.

Witness my hand and notarial seal the day and year last above written.

My commission expires

Fcb, 15, 2007

Notary Public

J. BRADLEY SMITH NOTARY PUBLIC STATE OF MEYADA APP* No 00-36/303-1 MY APP1 EXPINED TEE 15 2007

WELLS FARGO HOME MORTGAGE, INC. By: Title: Vice STATE OF MARYLAND COUNTY OF FREDERICK The foregoing instrument was acknowledged before me this 31st day of December 2003, by Jo Lemox a Vice President 2003, by Jo Lerrox a Vice President Wells Fargo Home Mortgage, Inc., a California corporation, on behalf of the corporation. Witness my hand and notarial seal the day and year last above written. My Commission Expires Bradley R. Leigh Notary Public Frederick County, MD Notary Public My Commission Expires 07/16/07

of

EXHIBIT "A"

LEGAL DESCRIPTION

LOTS 9 AND 10, BLOCK 33. IN THE CITY OF CALIENTE, AS SAID LOTS AND BLOCK ARE DELINEATED ON THE OFFICIAL PLAT OF SAID CITY NOW ON FILE IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA.



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