LINCOLN COUNTY, NV Rec:\$37.00 THE UNDERSIGNED HEREBY AFFIRMS THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN A SOCIAL SECURITY NUMBER. (PER NRS 239B.030)

04/19/2023 01:42 PM Total:\$37.00 PAHRANAGAT VALLEY FCU Pas=2 AK

2023-164236

OFFICIAL RECORD AMY ELMER, RECORDER

WHEN RECORDED, MAIL TO

Pahranagat Valley FCU P.O. Box 419 Alamo, NV 89001

Parcel ID Number: 011-180-20

## MODIFICATION TO DEED OF TRUST AND SECURITY AGREEMENT

THIS AGREEMENT is made as of the  $6^{th}$  day of April 2023, by and between Isaac T Spencer, A married man as his sole and separate property (herein "Borrower"), First American Title Company (herein "Trustee") and Pahranagat Valley FCU, as beneficiary (herein "Lender").

## WITNESSETH:

WHEREAS, on August 25, 2022, Trustor did make, execute, and deliver to Beneficiary, that certain Deed of Trust and Security Agreement and recorded on August 30, 2022, as Document No. 2022-162952. Official Records of Lincoln County, Nevada (the "Deed of Trust"), encumbering certain real property situate in such county and state, which Deed of Trust secures, among other obligations, payment of that certain Promissory Note Secured by Deed of Trust (the "Note") dated August 25, 2022, in the original principal amount of \$50,000.00, made by Trustor, payable to the order of Beneficiary.

WHEREAS the parties have concurrently herewith amended the Note and desire to modify the Deed of Trust as hereinafter set forth.

**NOW, THEREFORE**, for a value received, the parties agree as follows:

- 1. Any capitalized words or terms used but not otherwise defined herein shall have the meaning given to such words or terms in the Note or the Deed of Trust.
- The total outstanding balance covered under this Deed of Trust Modification has been raised to Seventy Thousand Dollars and no cents (\$70,000.00).

- 3. The term of this note has been extended to 180 months.
- 4. Any reference in the Deed of Trust to the "Note" shall mean the Note as amended by the Amendment to Promissory Note Secured by Deed of Trust of even date herewith.
- 5. Except as herein modified, the Deed of Trust remains in Full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

## CONSENT

The undersigned herby consent to the foregoing Modification to Deed of Trust and Security Agreement and acknowledge and agree that their obligations under that certain Guarantee dated *August 25*, 2022, executed in connection with the Note remain in full force and effect.

| All and the state of the state |                       |
|---|-----------------------|
| Isaac T Spencer   | Borrower              |
| isaao i Spencei   |                       |
|   |                       |
|   | Borrower              |
|   |                       |
| State of Nevada )   |                       |
| County of Lincoln )   |                       |
| This instrument was acknowledged before me on April 10, 2   | 023 by <i>Isaac T</i> |
| Spencer.  | 025 by Isuac 1        |
| Spencer. (Simmus  |                       |
| Notary Public   | · · · · ·             |
| My Commission Expires: 1-6-30   | 126                   |

