MAY 2 1966

FEDERAL LAND BANK OF SACRAMENTO

Amendment to Deed of Trust

Loan No. 225401-8

THIS AMENDMENT TO DEED OF TRUST, executed by RONALD V. CLOUD and JASMINE CLOUD, also known as Jessman Cloud, his wife (hereinafter called Grantor), and FEDERAL LAND BANK OF SACRAMENTO, a corporation, (hereinafter called Bank), is made with reference to the following facts:

THAT WHEREAS Kenneth L. Cox and Geraldine Cox, his wife, did make, execute and deliver to the Bank, as Trustee and Beneficiary, that certain deed of trust dated August 8, 1979, recorded August 22, 1979, in Book 72 Page 136, as Instrument No. 69049, Official Records of Eureka County, Nevada;

AND WHEREAS title to the land described in said deed of trust has been transferred to the Grantor named in the first paragraph above, and thereafter Grantor assumed liability for the remaining indebtedness secured by said deed of trust;

AND WHEREAS Grantor has requested certain financial accommodations from the Bank, which accommodations are set forth in that certain "Amending Loan Agreement" dated April 25, 1986, executed by and between Grantor and the Bank;

AND WHEREAS the Bank has agreed to provide the requested financial accommodations and to execute the aforementioned "Amending Loan Agreement", which said agreement, among other things, requires Grantor to execute this Amendment To Deed of Trust;

NOW THEREFORE, for value received, the undersigned Grantor and Bank hereby amend the above-referenced deed of trust as follows:

A. The second paragraph following the legal description on the front of said Deed of Trust, beginning with the phrase "As security for the payment of:...." and ending with the phrase "....recited in this Deed of Trust.", is hereby amended by substituting a semicolon (;) for the period (.) which appears at the end of said paragraph and by adding the following language after the semicolon:

In addition to the obligations referenced in (a) through (f) above, Grantor acknowledges that this deed of trust shall also secure the following:

Payment of the following described indebtedness, with interest thereon, according to the terms of the promissory notes bereafter referenced, each of which is payable to Beneficiary at its office in the County of Sacramento, State of California, at the times, in the manner and with interest as therein set forth, and any extensions and/or renewals or modifications thereof:

(g) the indebtedness evidenced by the promissory notes (1) dated March 25, 1970, in the original principal sum of \$85,500.00, executed by Vernon L. Reitz and Carolyn J. Reitz, his wife; and (2) dated January 2, 1974, in the original principal sum of \$39,142.75, executed by Dalton Ford and Ima Ford, his wife, both notes being identified on the records of beneficiary as Loan No. 206809-5, payable to beneficiary at its office in Sacramento, California, which promissory notes are also secured by that certain deed of trust dated March 25, 1970, executed by Vernon L. Reitz, also known as Vernon Reitz, and Carolyn J. Reitz, his wife, recorded May 4, 1970, in Book 1060, Page 74, as Instrument No. 5312, Official Records of Madera County, California;

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- (h) the indebtedness evidenced by the promissory note dated June 24, 1978, in the original principal sum of \$1,273,000.00, executed by Ronald V. Cloud and Jasmine Cloud, identified on the records of beneficiary as Loan No. 220768-0, payable to beneficiary at its office in Sacramento, California, which promissory note is also secured by that certain deed of trust dated June 24, 1978, executed by Ronald V. Cloud and Jasmine Cloud, his wife, recorded August 1, 1978, in Book 1410 Page 395, as Instrument No. 17988, Official Records of Madera County, California;
- (1) the indebtedness evidenced by the promissory note dated July 24, 1978, in the original principal sum of \$1,950,000.00, and the promissory note dated April 2, 1980, in the original principal sum of \$631,999.78, both executed by Ronald V. Cloud and Jasmine Cloud, identified on the records of beneficiary as Loan No. 228205-4, payable to beneficiary at its office in Sacramento, California, which promissory notes are also secured by that certain deed of trust dated July 24, 1978, executed by Ronald V. Cloud, also known as Ronald Cloud, and Jasmine Cloud, his wife, recorded August 1, 1978, in Book 1410 Page 398, as Instrument No. 17990, Official Records of Madera County, California;
- (j) the indebtedness evidenced by the promissory note dated April 16, 1982, in the original principal sum of \$362,000.00, executed by Perry Robert Harper and Rosa Hickam Harper, identified on the records of beneficiary as Loan No. 235785-2, payable to beneficiary at its office in Sacramento, California, which promissory note is also secured by that certain deed of trust dated April 16, 1982, executed by Perry Robert Harper and Rosa Hickam Harper, his wife, recorded April 29, 1982, in Book 1637 Page 284, as Instrument No. 7784, Official Records of Madera County, California.
- B. The following paragraph (9) is added to the preprinted covenants and agreements recited in paragraphs (1) through (8) on the back of said deed of trust:
 - (8) Grantor agrees and acknowledges that any default in the payment of the indebtedness owing to Beneficiary evidenced by any of the promissory notes referenced in subparagraphs (g), (h), (i) and (j) which were added to the first paragraph on the back of said deed of trust, or any breach of the terms, covenants or agreements recited in any of the Deeds of Trust securing said promissory notes, shall, at the option of beneficiary, be an event of default under this deed of trust, and entitle beneficiary to declare a default bereunder.

Dated: April 25, 1986

My sed / Blow

RONALD V. CLOUD

JASMINE CLOUD

FEDERAL LAND BANK OF SACRAMENTO,

a corporation, Trustee and Beneficiary

y: T. M. Mickelsen,

Assistant Vice President

MARCH 27th
1917

DEFENDENCE OF THE STREET OF

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STATE OF CALIFORNIA

County of Sacramento.

On April 28, 1986, before me, the undersigned, a notary public in and for said County and State, personally appeared T. M. MICKELSEN, personally known to me or proved to me on the basis of satisfactory evidence to be the person who executed the within instrument as the Assistant Vice President of the Corporation that executed the within instrument and acknowledged to me that such corporation executed the within instrument pursuant to its by-laws or a resolution of its board of directors.

WITNESS my hand and official seal.

OFF.CIAL SEAL
LURA M. HALE
NOTARY PUBLIC - CALFORNIA
SACRAMENTO COUNTY
My Coma. Expires Aug. 3, 1986

Notary Public in and for said County and State

STATE OF CALIFORNIA

County of FRESNO

On May 1, 1986, before me, the undersigned, a notary public in and for said County and State, personally appeared Ronald V. Cloud and Jasmine Cloud

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) are subscribed to the within instrument, and acknowledged that they executed the same.

WITNESS my hand and official seal.



Notary Public in and for said County and State

RECORDED AT REDUEST OF Frontier Title Co.: 800K_145_PACE 557

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