



MISC 2009005885



JAN 23 2009 08:49 P 2

2/6 misc  
FEE 3.00 FB See below  
BKP \_\_\_\_\_ C/O \_\_\_\_\_ COMP BW  
DEL \_\_\_\_\_ SCAN \_\_\_\_\_ FV \_\_\_\_\_

Received - DIANE L. BATTIATO  
Register of Deeds, Douglas County, NE  
1/23/2009 08:49:18.48



2009005885

State of Nebraska

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### MODIFICATION OF DEED OF TRUST

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 12-01-2008.

The parties and their addresses are:

**TRUSTOR:** John E. Skradski and Karla K. Skradski, Husband and Wife  
13303 Cuming Street  
Omaha, NE 68154

**TRUSTEE:** LandAmerica Commonwealth  
2019 Walton Rd  
St Louis, MO 63114

**BENEFICIARY:** BANK OF HAYS  
Organized and existing under the laws of the state of Kansas  
1000 WEST 27TH  
HAYS, KS 67601

**BACKGROUND.** Trustor and Beneficiary entered into a Security Instrument dated 08-12-2008  
and recorded on 02-13-2008. The Security Instrument was recorded in the records of Douglas

County, Nebraska at Register of Deeds

Inst # 2008080413. The property is located in Douglas

County 2626, 2612, 2616 Dewey Ave and 508 S 26th Ave, Omaha, NE 68105

Described as:

The South 40 feet of the West 28 feet of Lot 2, and the West 28 feet of Lot 3, and the East 16 feet of the South 103.04 feet of Lot 4 in Block 3, in Capitol Hill, an Addition to the City of Omaha, Douglas County, Nebraska; and,

The West 44 feet of the South 103.42 feet of Lot 4, in Block 3, in Capitol Hill, an Addition to the City of Omaha, Douglas County, Nebraska; and, - 16-05680

The South 1/2 of Lots 5 and 6, in Block 3, in Capitol Hill, an Addition to the City of Omaha, Douglas County, Nebraska; and, - 16-05680

Lot 2, in Clark's St. Mary's Addition Replat 1, an Addition to the City of Omaha, Douglas County, Nebraska. 16-26542

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102354

T08109473 1/7/09

**MODIFICATION.** For value received, Trustor and Beneficiary agree to modify the original Security Instrument. Trustor and Beneficiary agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)

The mortgage amount is being increased to \$1,000,000.00.

This Deed of Trust secures an obligation incurred for the construction of an improvement on the property.

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 1,000,000.00  which is a \$ 580,000.00  increase  decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Beneficiary's security and to perform any of the covenants contained in the Security Instrument.

**WARRANTY OF TITLE.** Trustor warrants that Trustor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Trustor also warrants that such same property is unencumbered, except for encumbrances of record.

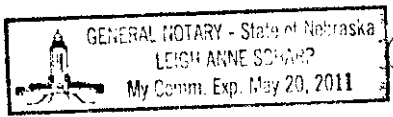
**CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

**SIGNATURES:** By signing below, Trustor agrees to the terms and covenants contained in this Modification. Trustor also acknowledges receipt of a copy of the Modification.

<u>John E. Skradski</u> 12-15-08	<u>Karla K. Skradski</u> 12-15-08
(Signature) John E. Skradski (Date)	(Signature) Karla K. Skradski (Date)
_____ (Signature) _____ (Date)	_____ (Signature) _____ (Date)
_____ (Signature) _____ (Date)	_____ (Signature) _____ (Date)

**ACKNOWLEDGMENT:** Nebraska  
STATE OF Nebraska, COUNTY OF Douglas } ss.  
(Individual) This instrument was acknowledged before me this 15 day of December, 2008  
by John E. Skradski; Karla K. Skradski, Husband and Wife  
My commission expires: 5-20-11

(Seal)



Leigh Anne Schaefer  
(Notary Public)