

OFFICIAL RECORD

Requested By:  
COUNTRYWIDE HOME LOANS

Recording Requested by

Countrywide Home Loans, Inc.

PO Box 5140 Simi Valley CA  
AND WHEN RECORDED MAIL TO: 93063-  
9990

Countrywide Home Loans, Inc.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: JOSIMONETTE FESTEJO  
CLD Deficiency Department  
DOC. ID#: 000836550502005N

Douglas County - NV

Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00  
BK-0405 PG- 6359 RPTT: 0.00



Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE  
DEED OF TRUST (LINE OF CREDIT)**

MIN#: 100015700042377941

This Loan Modification Agreement (the "Agreement"), made this 23th day of February, 2005 between SHEILA F LIDDICOAT, (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain DEED OF TRUST (LINE OF CREDIT) dated October 07, 2004 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on October 22, 2004 as Instrument Number 0627408, Book Number 1004, Page Number 09342 in the Official Records of the DOUGLAS County, State of NEVADA (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

1360 HONEYBEE LANE  
GARDNERVILLE, NV 89460

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- TO COMPLETE THE NOTARY SECTION OF THE DEED OF TRUST ON PAGE 7

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Countrywide Home Loans, Inc.

*Jeff Guidicessi*

By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration

*Jeff Guidicessi*

By: Jennifer Guidicessi  
Its: Assistant Vice President

*Sheila F Liddicoat*

SHEILA F LIDDICOAT

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF NEVADA )  
 ) SS.  
COUNTY OF DOUGLAS )

On this 4th Day of March 2005, BEFORE ME,

Sharon Ricker

(Notary Public)

personally appeared, **SHEILA F LIDDICOAT**, personally known to me OR proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Sharon Ricker  
Notary Public

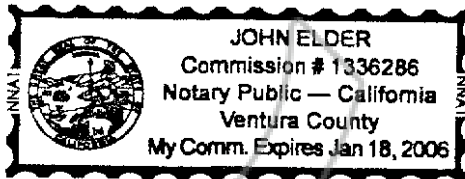
Commission Expires: 04.04.05

(SEAL)

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 5 day of April 2005, before me, **John Elder**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Home Loans, Inc., personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



John Elder  
Notary Public

Commission Expires: \_\_\_\_\_

January 18, 2006

(SEAL)



BK- 0405  
PG- 6361

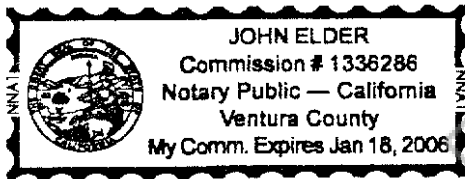
STATE OF CALIFORNIA

COUNTY OF VENTURA

)  
) SS.  
)

On this 5 day of April 2005, before me, **John Elder**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



[Signature]  
Notary Public

Commission Expires: \_\_\_\_\_

**January 18, 2006**

(SEAL)

