

**OFFICIAL RECORD**

Requested By:

COUNTRYWIDE HOME LOANS

Douglas County - NV  
Werner Christen - Recorder

Page: 1 OF 4 Fee: 17.00  
BK-0605 PG- 1161 RPTT: 0.00



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#: 000829484442005N

Space Above for Recorder's Use

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

MIN#: 100133700003183327

This Loan Modification Agreement (the "Agreement"), made this 15th day of April, 2005 between **THOMAS L WENIGER**, (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 12, 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 15, 2004** as Instrument Number **0626878**, Book Number **1004**, Page Number **06672** 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:

**1342 WESTMINSTER PLACE  
GARDNERVILLE, NV 89410**

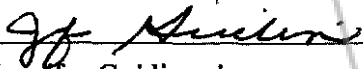
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE PROPERTY ADDRESS OF "1342 WESTMINSTER PLACE, GARDNERVILLE, NV 89410" TO PAGE 2 OF THE PUD RIDER WHICH WAS OMITTED AT THE TIME OF RECORDING**
- **TO ADD THE DECLARATION VERBIAGE OF "THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY," TO PAGE 2 OF THE PUD RIDER**


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.

  
\_\_\_\_\_  
By: Jennifer Guidicessi  
Its: Assistant Vice President

Mortgage Electronic Registration

  
\_\_\_\_\_  
By: Jennifer Guidicessi  
Its: Assistant Vice President

  
\_\_\_\_\_  
THOMAS L WENIGER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

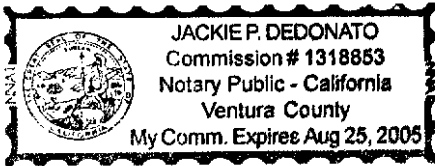
STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 20<sup>th</sup> day of May 2005, before me, **Jackie P DeDonato**, 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.



*Jackie P DeDonato*  
\_\_\_\_\_  
Notary Public

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

August 25, 2005

(SEAL)

*COPIES*

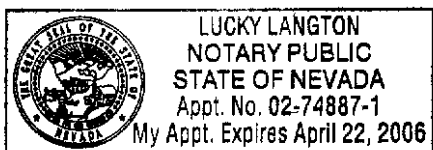


STATE OF NEVADA )  
 ) SS.  
COUNTY OF CLARK )  
On this 5<sup>th</sup> Day of MAY 2005, BEFORE ME,

LUCKY LANGTON  
(Notary Public)

personally appeared, **THOMAS L WENIGER**, 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



Lucky Langton  
Notary Public

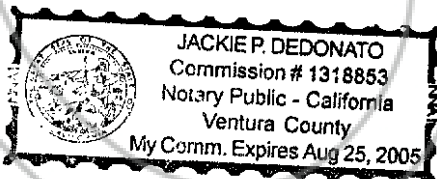
(SEAL)

Commission Expires: April 22, 2006

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 20<sup>th</sup> day of may 2005, before me, **Jackie P DeDonato**, 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.



(SEAL)

Jackie P DeDonato  
Notary Public

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

August 25, 2005

