

OFFICIAL RECORD

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DIVISION

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 6 Fee: 19.00
BK-0605 PG-12710 RPTT: 0.00



19
Recording Requested by: LSI
When Recorded Mail to:
✓ Attn: North Recording Division
5029 Dudley Blvd #E
McClellan, CA 95652
(800)964-3524 option 3, Uninsured

A.P.N.: 1220-16-110-007
Loan Number: 60194946
Order# 1418522

Prepared by: Randy Kirchmann
Countrywide Home Loans, Inc.
450 American Street, Mail Stop: SV3-226
Simi Valley, CA 93065

Mail Tax Statements To:
Jeanette Jenness
Wendell Jenness
1231 Pleasantview Drive
Gardnerville, NV 89460

**Modification Agreement To Home Equity Line Of Credit Agreement
And Disclosure Statement**

THIS INSTRUMENT PREPARED BY:

Randy Kirchmann

RECORDED AT THE REQUEST OF
AND WHEN RECORDED MAIL TO:

COUNTRYWIDE HOME LOANS, INC.

450 American St., Mail Stop: SV3-226
Simi Valley, CA 93065 **1417522**

LOAN NUMBER: 60194946

ASSESSOR PARCEL NUMBER: **1220-16-110-007**

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

**MODIFICATION AGREEMENT TO HOME EQUITY LINE OF CREDIT AGREEMENT AND
DISCLOSURE STATEMENT**

This Modification Agreement (the "Modification") is made as of 5/16/2005, between Jeanette Jenness and Wendell Jenness (the "Borrower(s)") and Countrywide Home Loans, Inc. ("Countrywide Home Loans, Inc."), and amends and supplements that certain Home Equity Line of Credit Agreement and Disclosure Statement, and that certain Deed Of Trust which states the property is vested in Jeanette Jenness and Wendell Jenness, dated 7/21/2004 and recorded 8/18/2004, in Book Number 0804, at Page Number 07287, as Document No. 0621709, in the Official Records of the County of Douglas, State of Nevada (the "Security Instrument"), and covering the real property with a commonly known address of: 1231 PLEASANTVIEW DRIVE GARDNERVILLE, NV 89460 (the "Property"), and more specifically described as follows:

SEE "EXHIBIT A" ATTACHED HERETO AND INCORPORATED HEREIN.

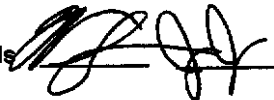
In consideration of the mutual promises and agreements of the parties hereto, together with other good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

1. Amendment to Credit Limit: My credit limit under the Home Equity Line of Credit Agreement and Disclosure Statement is modified to \$97,000.00.

2. Representation of Borrower(s): Borrower(s) represent(s) to Countrywide Home Loans, Inc. that:

- a) Except for the Security Instrument and any prior liens identified in the Security Instrument, there are no other liens, encumbrances or claims against the Property other than (i) real property taxes that are paid current and not due or owing, (ii) easements, (iii) homeowners association covenants, conditions and restrictions, and (iv) local government or municipal assessments and development bonds;

Initials



LOAN NUMBER: 60194946

- b) There has been no increase, amendment or modification of any liens prior to the Security Instrument other than those agreed to by Countrywide Home Loans, Inc. in writing;
- c) I am/We are the only owner(s) of the property: there are no other family members or non-family members who own any interest in the Property. Additionally, Borrower(s) represent that there are no changes in title or vesting since the origination of this loan on 7/21/2004. In the event there are changes, Borrower(s) has/have notified Countrywide Home Loans, Inc. of such changes prior to the completion of this modification;
- d) There are no buildings, fences, overhangs, wall or other structures from other land coming onto or encroaching on the Property. There no buildings, fences, overhangs, walls or other structures from the Property which are going onto or encroaching onto any other properties or onto any easements running over or under the Property;
- e) I/We have paid for all cost, expenses and other sums owed for any and all construction, improvements, rehabilitation, remodeling, or other work done to, on, at, or in the Property including for labor, material, and supplies (collectively, the "Construction"). Currently, there is no Construction occurring. I/We have not requested any further Construction. I/We will not have any Construction done or allow any to be done prior to closing this Modification;
- f) I/We understand that homestead property is in many cases protected from the claims of creditors and exempt from sale at foreclosure and that by signing this contract, I/we voluntarily give up my/our right to the protection of the property with respect to claims based upon this contract;
- g) I/We certify that the representations set forth in this Modification agreement are true and correct as of the date opposite my/our signature(s) and that Countrywide Home Loans, Inc. has been notified of any necessary changes. Any intentional or negligent misrepresentation(s) may result in my/our loan being in default, civil liability and/or criminal penalties.

3. Limited Effect: The parties agree that this Modification shall be construed narrowly and limited to the items expressly modified herein. Except as expressly provided for by this Modification, all terms, requirements and obligations of the Home Equity Line of Credit Agreement and Disclosure Statement and the Security Instrument, and all rights of Countrywide Home Loans, Inc. there under, remain in full force and effect, unaltered by this Modification. Capitalized terms in this modification have the same meaning as in the Home Equity Line of Credit Agreement and Disclosure Statement.

4. Effective Date/Limitation on Effect: This Modification when completed, signed and notarized will be effective no later than the first business day of the next month following receipt by Countrywide Home Loans, Inc. This Modification is null and void unless completed, signed, notarized and returned to Countrywide Home Loans, Inc. within fourteen (14) days from the above-specified date.

5. Modification Fee: Borrower(s) agree to pay a fee of \$150.00 which Countrywide Home Loans, Inc. will charge to the credit line governed by the Home Equity Line of Credit Agreement and Disclosure Statement upon closing of this modification.

Initials



LOAN NUMBER: 60194946

IN WITNESS WHEREOF, this Modification has been duly executed by the parties hereto the day and year first above written.

BORROWER(S)

Jeanette Jenness 5/19/05 Wendell Jenness 5/19/05
Jeanette Jenness Date Wendell Jenness Date

Witness Michael G. Chavez
Signature of Witness
Michael G. Chavez

Witness Michael G. Chavez
Signature of Witness
Michael G. Chavez

The undersigned hereby consents to the execution of this Modification, which serves to increase the lien amount on the Subject Property.

Date Date

Witness _____
Signature of Witness Signature of Witness

THIS DOCUMENT IS FILED FOR RECORD BY FIDELITY NATIONAL TITLE INS. CO. AS AN ACCOMODATION ONLY. IT HAS NOT BEEN EXAMINEL AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

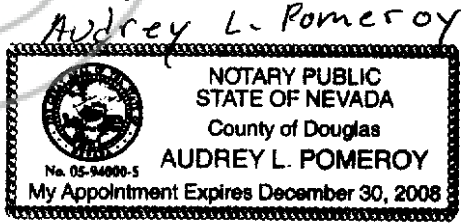
Notary Acknowledgement for Borrower(s)/Owner(s)
State of Nevada
County of Douglas

On May 19, 2005, before me, Audrey L. Pomeroy
Date Name of Notary Public

personally appeared Jeanette Jenness & Wendell Jenness is subscribed to
Name(s) of Borrower(s)/Owner(s)

the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature 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

Signature Audrey L. Pomeroy
Signature of Notary Public

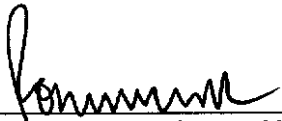


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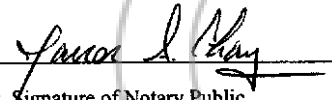
LENDER

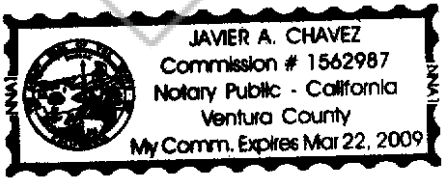
COUNTRYWIDE HOME LOANS, INC.

By: 
Donna Panosian, 1st Vice President

Notary Acknowledgement for Lender
State of California
County of Ventura

On 6-3-05, before me, Javier A. Chavez,
personally appeared Donna Panosian, Vice President of Countrywide Home Loans, Inc., A New York Corporation,
personally known to me to be the person whose name is subscribed 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 the entity upon behalf of which the person acted, executed the instrument.
WITNESS MY HAND AND OFFICIAL SEAL

Signature 
Signature of Notary Public



All that real property in the County of Douglas, State of Nevada, being Assessor's Parcel Number 27-754-05, specifically described as:

Lot 5, in Block D, as shown on the Final Map of Pleasantview Subdivision Phase I, filed in the Office of the County Recorder of Douglas County, Nevada, on April 6, 1990, in Book 490, Page 916, Document No. 223488.

Subject to Covenants, Conditions and Restrictions now of record as recorded on April 12, 1990, as Document No. 223722 and any and all amendments thereto.

Legal description taken from: Deed recorded 11/25/92 as Book No.1192 and Page No. 4921

End of Description

APN* 1220-16-110-007

