

Recording Requested by
Countrywide Home Loans, Inc.

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 4 Fee: 17.00
BK-0805 PG- 2195 RPTT: 0.00

AND WHEN RECORDED MAIL TO:



Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: ELIZABETH TILESTON
CLD Deficiency Department
DOC. ID#: 000649606422005N

Space Above for Recorder's Use

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

MIN#: 100015700039882226

This Loan Modification Agreement (the "Agreement"), made this 10th day of February, 2005 between RICK E PELCHER, AND RANDEE GAIL PELCHER, (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 July 23, 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 July 30, 2004 as Instrument Number 0620316, Book Number 704, Page Number 14347 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 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 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.

Jennifer Guidicessi
By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration

Jennifer Guidicessi
By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Rick Pelcher
RICK E PELCHER

Randee Gail Pelcher
RANDEE GAIL PELCHER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



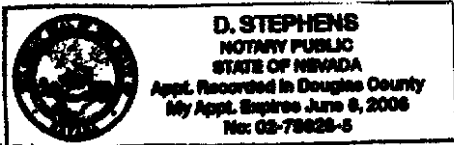
STATE OF NV)
) SS.
COUNTY OF DOUGLAS)

On this 23 Day of FEB. 2005, BEFORE ME,

D. STEPHENS
(Notary Public)

personally appeared, **RICK E PELCHER, AND RANDEE GAIL PELCHER**, 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



(SEAL)

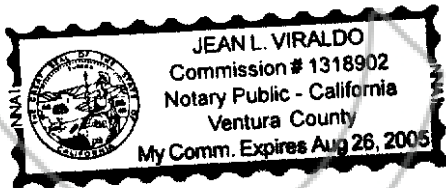
[Signature]
Notary Public

Commission Expires: 6-8-06

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 7th day of March 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.



(SEAL)

[Signature]
Notary Public

Commission Expires: Aug 26 2005

~~January 18, 2006~~



STATE OF CALIFORNIA

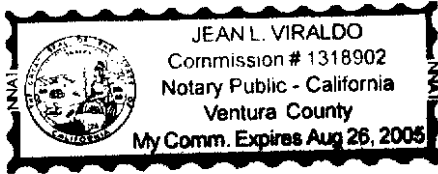
)
) SS.
)

COUNTY OF VENTURA

Jean L. Viraldo 

On this 7th day of March 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.



Jean L. Viraldo

Notary Public

Commission Expires: Aug 26 2005

~~January 18, 2006~~ 

(SEAL)

