

OFFICIAL RECORD

Requested By:

COUNTRYWIDE HOME LOANS

Recording Requested by
Countrywide Bank, a Division of Treasury Bank, N.A.

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00
BK-0106 PG-01310 RPTT: 0.00

AND WHEN RECORDED MAIL TO:

Countrywide Bank, a Division of Treasury Bank, N.A.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **JOSIMONETTE FESTEJO**
CLD Deficiency Department
DOC. ID#: 000849680052005N



Space Above for Recorder's Use

1319-19-212-032 Parcel ID #

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

MIN#: 100133700003311605

This Loan Modification Agreement (the "Agreement"), made this 16th day of August, 2005 between NATALIE M BERG, (the "Borrowers") and Countrywide Bank, a Division of Treasury Bank, N.A., ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain DEED OF TRUST dated October 26, 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 November 01, 2004 as Instrument Number 0628187, Book Number 1104, Page Number 00705 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:

**715 B GARY LANE
STATELINE, NV 89449**

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 "715 B GARY LANE, STATELINE, NV 89449" TO PAGE 2 OF THE PUD RIDER WHICH WAS OMITTED AT THE TIME OF RECORDING**

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 Bank, a Division of Treasury Bank, N.A. 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 first 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 Bank, a Division of Treasury Bank, N.A.

Jennifer Guidicessi

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

Mortgage Electronic Registration Systems, Inc.

Jennifer Guidicessi

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

Natalie M Berg

NATALIE M BERG

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

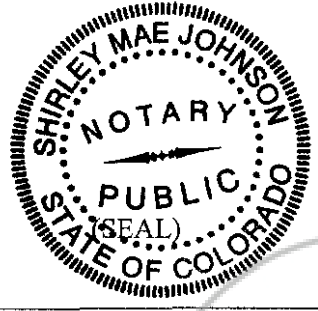


STATE OF Colorado)
) SS.
COUNTY OF Denver)

On this 13th Day of December 2005, BEFORE ME,
Shirley Mae Johnson
(Notary Public)

personally appeared, **NATALIE M BERG**, 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

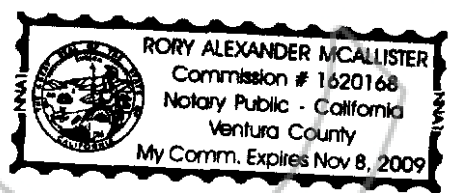


Shirley Mae Johnson
Notary Public
Commission Expires: 05/28/2006

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 28 day of Dec 2005, before me, M.E. Andrade, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Bank, a Division of Treasury Bank, N.A., 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)

M.E. Andrade
Notary Public
Commission Expires: Nov 8, 2009
~~June 28, 2006~~

STATE OF CALIFORNIA

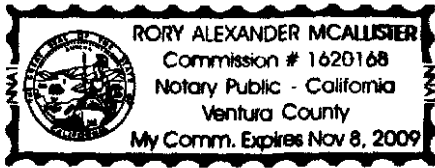
COUNTY OF VENTURA

)
) SS.
)

Rory Alexander McAllister

On this 28 day of Dec 2005, before me, ~~M.E. Andrade~~, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Mortgage Electronic Registration Systems, 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)

Rory Alexander McAllister
Notary Public

Commission Expires: Nov 8, 2009

~~June 28, 2006~~



BK- 0106
PG- 1313