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03/08/2006 09:53 AM Deputy: KLJ

OFFICIAL RECORD
Requested By:
COUNTRYWIDE HOME LOANS

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0306 PG- 2573 RPTT: 0.00



Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: JENNA MCDONALD
CLD Deficiency Department
DOC. ID#: 000400653332005N

Space Above for Recorder's Use

Parcel ID# 1221-05-001-042

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

This Loan Modification Agreement (the "Agreement"), made this 26th day of July, 2005 between JASON W CAIN AND BREENAN W CAIN, (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), amends and supplements that certain DEED OF TRUST (LINE OF CREDIT) between, COUNTRYWIDE HOME LOANS, INC., and JASON W CAIN, AN UNMARRIED MAN, AND BREENAN W CAIN, AN UNMARRIED MAN, AS JOINT TENANTS, dated December 02, 2003 and recorded on December 17, 2003 as Instrument Number 0599753, Book Number 1203, Page Number 7456 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:

1324 TAMZY COURT
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 8.

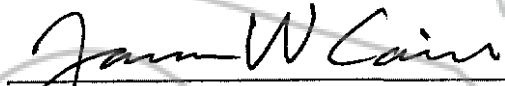
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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.

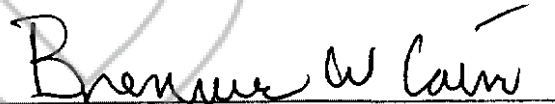
Countrywide Home Loans, Inc.



By: Tracy Schreiner
Its: Assistant Vice President



JASON W CAIN



BREENAN W CAIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF California)

) SS.

COUNTY OF Alameda)

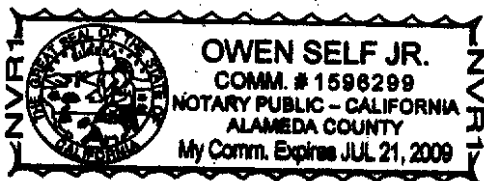
On this 8 Day of Feb 2006, BEFORE ME,

Owen Self Jr

(Notary Public)

personally appeared, JASON W CAIN AND BREENAN W CAIN, 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)

Owen Self Jr
Notary Public

Commission Expires: July 21, 2009

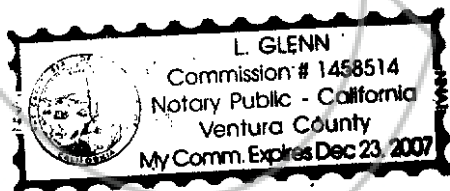
STATE OF CALIFORNIA)

) SS.

COUNTY OF VENTURA)

On this 1st day of March 2006, before me, L. Glenn Fry, Notary Public, personally appeared Tracy Schreiner, 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)

L. Glenn Fry
Notary Public

Commission Expires: 12.23.07

June 29, 2006

