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Recording Requested by
Countrywide Home Loans, Inc.

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0606 PG- 5185 RPTT: 0.00

AND WHEN RECORDED MAIL TO:



Countrywide Home Loans, Inc.
✓ 1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **JOSIMONETTE FESTEJO**
CLD Deficiency Department
DOC. ID#: 000463355392005N

Space Above for Recorder's Use

parcel ID: 12/9-02-000-008

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

This Loan Modification Agreement (the "Agreement"), made this **5th** day of **April**, **2006** between **CHARLES HENRY HONE, AND VICKI LYNN HONE**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender"), amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** between, **COUNTRYWIDE BANK, N. A.**, and **CHARLES HENRY HONE, AND VICKI LYNN HONE, AS CO-TRUSTEES OF THE CHARLES AND VICKI HONE FAMILY TRUST DATED MAY 10, 2000**, dated **November 15, 2003** and recorded on **January 08, 2004** as **Instrument Number 061482, Book Number 104, Page Number 1941** 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:

**490 MOTTSVILLE LANE
GARDNERVILLE, NV 89460**

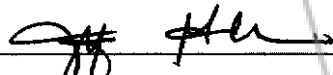
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

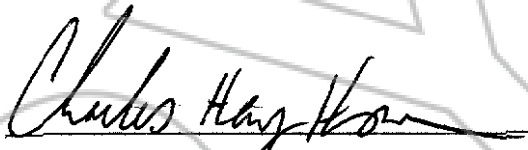
- **TO ADD THE BORROWERS' ACKNOWLEDGEMENTS ON THE CORRECTIONS MADE ON PAGE 2 OF THE DEED OF TRUST, LEGAL DESCRIPTION, AND PAGE 2 OF THE INTERVIVOS RIDER WHICH WERE OMITTED AT THE TIME OF RECORDING**
- **SEE ATTACHED EXHIBIT B**

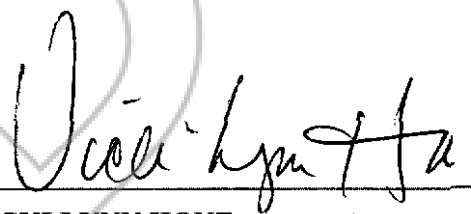
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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**


CHARLES HENRY HONE


VICKI LYNN HONE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

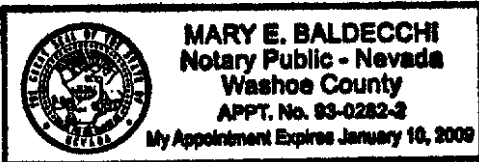


STATE OF Nevada)
) SS.
COUNTY OF Douglas)

On this 11th Day of May 2006, BEFORE ME,
MARY E. BALDECCHI, (Notary Public)

personally appeared, **CHARLES HENRY HONE, AND VICKI LYNN HONE**, 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)

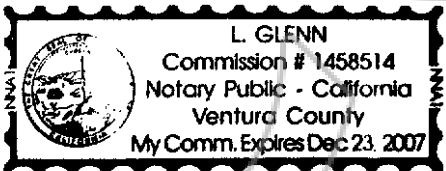
Mary E. Baldecchi
Notary Public

Commission Expires: 1/10/09

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 12th day of June 2006, before me, L. Glenn, 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)

L. Glenn
Notary Public

Commission Expires: 12.23.07

October 22, 2008

EXHIBIT "B"

To add the following verbiage under the signature lines of the Deed of Trust and Intervivos Acknowledgement for Charles Henry and Vicki Lynn Hone: INDIVIDUALLY AND AS TRUSTEE OF THE CHARLES AND VICKI HONE FAMILY TRUST UNDER TRUST INSTRUMENT DATED MAY 10, 2000 FOR THE BENEFIT OF CHARLES HENRY HONE AND VICKI LYNN HONE.

COPY

