

Recording Requested by  
Countrywide Bank, N.A.

AND WHEN RECORDED MAIL TO:

Countrywide Bank, N.A.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Prepared by: JENNA MCDONALD  
CLD Deficiency Department  
DOC. ID#: 0006095912005N

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 6 Fee: 19.00  
BK-1006 PG- 2480 RPTT: 0.00



Parcel # 1320-29-110-021

Space Above for Recorder's Use

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

MIN#: 100133700009207377

This Loan Modification Agreement (the "Agreement"), made this **16th** day of **August, 2006** between **CHRISTOPHER R WEBBER**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT)** dated **September 02, 2005** 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 **September 09, 2005** as Instrument Number **0654689** 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:

**1057 CEDAR CREST DRIVE  
MINDEN, NV 89423**

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

- **TO ADDD THE DECLARATION VERBIAGE OF 'THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY', TO PAGE 2 OF THE PUD RIDER.&AMP;QUOT;**

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, 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 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 Bank, N.A.

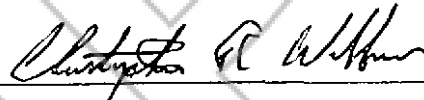
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By: **Jennifer Guidicessi**  
Its: **Assistant Vice President**

**Mortgage Electronic Registration Systems, Inc.**

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



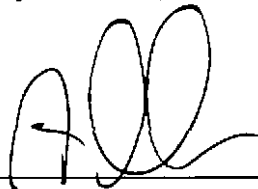
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**CHRISTOPHER R WEBBER**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

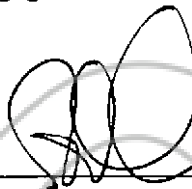


**Countrywide Bank, N.A.**



By: **Allen Kalust**  
Its: **1st Vice President**

**Mortgage Electronic Registration Systems, Inc.**



By: **Allen Kalust**  
Its: **1st Vice President**

**CHRISTOPHER R WEBBER**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

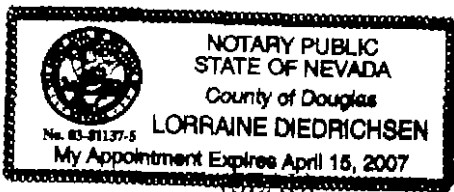


STATE OF nevada )  
 ) SS.  
COUNTY OF douglas )

On this 14th Day of September 2006, BEFORE ME,  
Lorraine Diedrichsen, (Notary Public)

personally appeared, **CHRISTOPHER R WEBBER**, 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



Lorraine Diedrichsen  
Notary Public

Commission Expires: April 15, 2007

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this \_\_\_ day of \_\_\_ 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide 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.

\_\_\_\_\_  
Notary Public

Commission Expires: \_\_\_\_\_

**April 29, 2007**

(SEAL)

STATE OF \_\_\_\_\_ )

) SS.  
)

COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ Day of \_\_\_\_\_ 2006, BEFORE ME,

\_\_\_\_\_, (Notary Public)

personally appeared, **CHRISTOPHER R WEBBER**, 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

\_\_\_\_\_  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

STATE OF CALIFORNIA )

) SS.  
)

COUNTY OF VENTURA )

On this 29 day of Sept 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Countrywide 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.



*Tricia Reynolds*  
\_\_\_\_\_  
Notary Public

Commission Expires: \_\_\_\_\_

(SEAL)

April 29, 2007

STATE OF CALIFORNIA

)  
) SS.  
)

COUNTY OF VENTURA

On this 29 day of Sept 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Allen Kalust**, **1st 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)

*Tricia Reynolds*  
\_\_\_\_\_  
Notary Public

Commission Expires: \_\_\_\_\_

April 29, 2007