

OFFICIAL RECORD

Requested By:

COUNTRYWIDE HOME LOANS

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: **BRENDA BARNES**
CLD Deficiency Department
DOC. ID#: 0001431514932005N

Douglas County - NV
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00
BK- 1206 PG- 3550 RPTT: 0.00



Space Above for Recorder's Use

parcel # 28CY33668f

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

MIN#: 100133700015395414

This Loan Modification Agreement (the "Agreement"), made this 19th day of October, 2006 between ALICE SUE PATTERSON, (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 August 18, 2006 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 August 23, 2006 as Instrument Number 0682892, Book Number 0806 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:

1421 PIN OAK DRIVE
GARDNERVILLE, NV 89410

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

- TO ADD THE DECLARATION VERBIAGE OF THE ' COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY ', TO PAGE 1 OF 3 OF THE PUD RIDER .

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.



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

Mortgage Electronic Registration Systems, Inc.



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



ALICE SUE PATTERSON

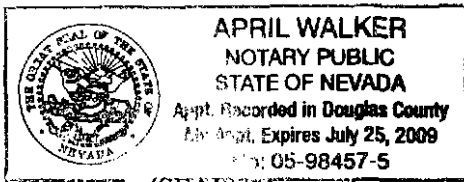
(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF NV)
COUNTY OF Douglas) SS.
On this 31 Day of October 2006, BEFORE ME,
April Walker, (Notary Public)

personally appeared, **ALICE SUE PATTERSON**, 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)

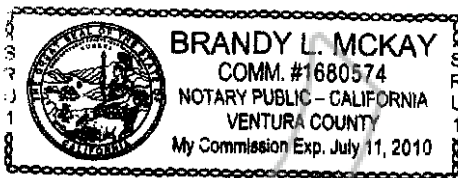
April Walker
Notary Public

Commission Expires: 7-25-9

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this 28th day of Nov 2006, before me, **Brandy L. McKay**, 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.



(SEAL)

Brandy L. McKay
Notary Public

Commission Expires: _____

July 11, 2010

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 28th day of Nov 2006, before me, **Brandy L. McKay**, 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)

Brandy L. McKay
Notary Public

Commission Expires: _____

July 11, 2010