

APN 1220-24-302-036

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-1206 PG- 5112 RPTT: 0.00

Recording Requested By:

Name Bank of America

Address 9000 Southside Blvd.

City / State / Zip _____

Jacksonville, Florida, 32256

Record and Return To:
✓ United General Title Ins.
Fiserv-27 Inwood Road
Rocky Hill, CT 06067

DEED OF TRUST

(Title of Document)

Please complete the cover page, check one of the following and sign below.

I the undersigned hereby affirm that this document submitted for recording does not contain a social security number.

OR

I the undersigned hereby affirm that this document submitted for recording contains a social security number of a person as required by law: _____ (Law).

Ashley Fullard

Post Closing Specialist

Signature Ashley Fullard

Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2.

(Additional recording fees applies)

This cover page must be typed or printed.

Recording Requested By:
Bank of America, NA

RECORDING REQUESTED BY AND



Record and Return To:
United General Title Ins
Fiserv - 27 Inwood Road
ROCKY HILL, CT 06067

Loan Number: 68181005913999

[Space Above This Line For Recording Data]

995062481607310

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 15th day of SEPTEMBER, 2006, between 1985 HUBER-WARD TRUST UTD 3/21/1985, JAMES M WARD, ROBERTA C WARD

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated APRIL 6, 2006 and recorded in Book or Liber 0706 at page(s) 596, instrument or document number 0678721 of the Land, Records of DOUGLAS, NEVADA [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 687 SHETLAND CIRCLE, GARDNERVILLE, NEVADA 89410-7870

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.



MODIFICATION. Lender and Borrower hereby agree to modify the Security Instrument as follows:

The Terms of the Agreement and the Security Instrument are modified to increase the Credit Limit set forth in the Agreement and Instrument to a Credit Limit of \$ 300,000.00

The Maturity Date of the Security Instrument is changed and extended to SEPTEMBER 15, 2031

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

James M Ward TTE (Seal)
JAMES M WARD, Trustee of -Borrower
the 1985 HUBER-WARD TRUST UTD
3/21/1985

Roberta C. Ward TTE (Seal)
ROBERTA C WARD, Trustee -Borrower
of the 1985 HUBER-WARD TRUST
UTD 3/21/1985

James M Ward TTE (Seal)
JAMES M WARD -Borrower

Roberta C. Ward, TTE (Seal)
ROBERTA C WARD -Borrower

____ (Seal)
-Borrower

Roberta C. Ward (Seal)
ROBERTA C WARD -Borrower

(Space Below This Line For Acknowledgment)

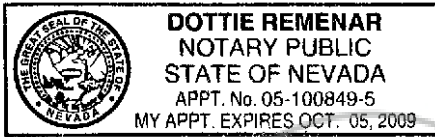
State of Nevada)
County of Douglas) ss.

On 9/15/06 before me, Dottie Remenar

personally appeared JAMES M WARD, ROBERTA C WARD, JAMES M WARD, ROBERTA C WARD, TRUSTEES OF 1985 HUBER-WARD TRUST

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 within 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.



Dottie Remenar

NOTARY SEAL

Dottie Remenar
NOTARY SIGNATURE

Dottie Remenar
(Typed Name of Notary)

G258FMC7

SCHEDULE A

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT C OF UNREC, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. N/A.

PROPERTY ADDRESS: 687 SHETLAND CIRCLE

ASSESSOR'S PARCEL NO. 1220-24-302-036

