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APN 1420-26-401-044

DOC # **0690777**  
12/14/2006 03:59 PM Deputy: GB  
**OFFICIAL RECORD**  
Requested By:  
**FISERV LENDING SOLUTIONS**

Recording Requested By:

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-1206 PG- 5142 RPTT: 0.00

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**

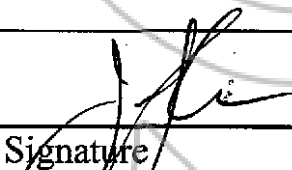
(Title of Document)

**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).

 : Post Closing Specialist  
Signature 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: 68181005109499

9950 6300 1541100

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**MODIFICATION OF SECURITY INSTRUMENT**  
**(Home Equity Line of Credit)**

This Modification of Security Instrument ("Modification"), made this 30th day of OCTOBER  
2006, between MICHAEL P ARETT, LAUREL E ARETT

("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 AUGUST 8, 2005 and recorded in Book or Liber 0905  
at page(s) 1160, instrument or document number  
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  
2834 ROMERO DR, MINDEN, NEVADA 89423-9250

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 \$ 210,000.00

The Maturity Date of the Security Instrument is changed and extended to OCTOBER 30, 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.

  
\_\_\_\_\_  
MICHAEL P ARETT (Seal)  
-Borrower

  
\_\_\_\_\_  
LAUREL E ARETT (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

[Space Below This Line For Acknowledgment]

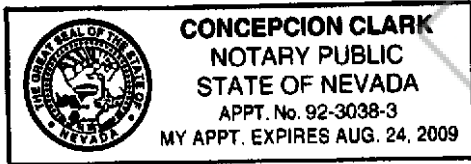
State of NEVADA )  
County of Carson City ) ss.

On 10-30-06 before me, Concepcion M. Clark

personally appeared MICHAEL P ARETT, LAUREL E ARETT

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.



Concepcion M. Clark  
NOTARY SIGNATURE

CONCEPCION M. CLARK  
(Typed Name of Notary)

NOTARY SEAL

G3040327

## SCHEDULE "A"

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF DOUGLAS AND STATE OF NEVADA, DESCRIBED AS FOLLOWS:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND LOCATED IN THE SOUTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 26, TOWNSHIP 14 NORTH, RANGE 20 EAST M.D.B.&M., DOUGLAS COUNTY, NEVADA DESCRIBED AS FOLLOWS:

PARCEL D AS SHOWN ON THE PARCEL MAP FOR DONALD M. EDISON FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER, DOUGLAS COUNTY, NEVADA ON AUGUST 15, 1989, IN BOOK 889, PAGE 2078, AS DOCUMENT NO. 208705.

PROPERTY ADDRESS: 2834 ROMERO DRIVE

PARCEL ID: 1420-26-401-044