

181

DOC # 0690793  
12/14/2006 04:08 PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS

APN 1320-26-002-021

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

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-1206 PG- 5169 RPTT: 0.00



**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).

\_\_\_\_\_  
Signature

Post Closing Specialist  
\_\_\_\_\_  
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: 68181004852099

[Space Above This Line For Recording Data]

9950 6205 1754100

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

This Modification of Security Instrument ("Modification"), made this 24th day of OCTOBER, 2006, between JAN VANDERMADE, GENEVIEVE VANDERMADE

("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 JUNE 1, 2005 and recorded in Book or Liber 705, at page(s) 12134, instrument or document number \_\_\_\_\_, of the Land \_\_\_\_\_, Records of DOUGLAS, NEVADA, [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 1608 E VALLEY RD, GARDNERVILLE, NEVADA 89410-6682

the real property described being set forth as follows:

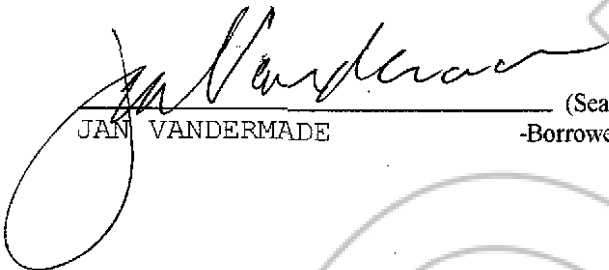
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

**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 \$ 250,000.00

The Maturity Date of the Security Instrument is changed and extended to OCTOBER 24, 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.

  
\_\_\_\_\_  
JAN VANDERMADE (Seal)  
-Borrower

  
\_\_\_\_\_  
GENEVIEVE VANDERMADE (Seal)  
-Borrower

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

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

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

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

[Space Below This Line For Acknowledgment]

State of NEVADA )  
County of Carson ) ss.  
 )

On OCTOBER 24-2006 before me, CRYSTAL N. MASSET,  
personally appeared JAN VANDERMADE, GENEVIEVE VANDERMADE

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.



**CRYSTAL N. MASSET**

NOTARY PUBLIC  
STATE OF NEVADA  
Appt. Recorded in Lyon County  
My Appt. Expires Jan. 21, 2007  
No. 03-81889-12

*Crystal N. Masset*  
NOTARY SIGNATURE

CRYSTAL N. MASSET  
(Typed Name of Notary)

NOTARY SEAL

SCHEDULE A

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

ALL THAT REAL PROPERTY IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, SPECIFICALLY DESCRIBED AS: A PARCEL OF LAND LOCATED WITHIN A PORTION OF THE SOUTH ½ OF SECTION 26, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B. & M., DOUGLAS COUNTY, NEVADA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 3-B, AS SHOWN ON PARCEL MAP FOR CHRISTI MOSHER & RENEE PRESTO, FILED FOR RECORD ON NOVEMBER 18, 1991, BOOK 1191, PAGE 2539, AS DOCUMENT NO. 265151, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

PARCEL ID: 1320-26-002-021

PROPERTY ADDRESS: 1608 EAST VALLEY ROAD