

**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#: **0001279520322005N**

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 4 Fee: 17.00  
BK-0107 PG- 74 RPTT: 0.00



Space Above for Recorder's Use

Parcel #1320-29-2/3-029

**LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST**

MIN#: 100393220061197221

This Loan Modification Agreement (the "Agreement"), made this **21th** day of **November**, **2006** between **SONJA E STROM**, (the "Borrowers") and **Countrywide Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST** dated **May 02, 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 **May 25, 2006** as **Instrument Number 0675902, Book Number 506, Page Number 10344** 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:

**1761 BOUGAINVILLE  
MINDEN, NV 89423**

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.**
- **TO ADD THE PROJECT NAME, "WINDHAVEN UNIT NO.2", TO THE PLANNED UNIT DEVELOPMENT 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.

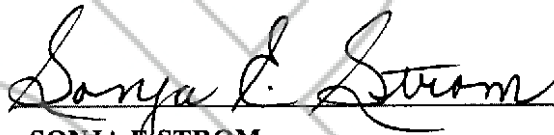


By: Allen Kalust  
Its: 1st Vice President

Mortgage Electronic Registration Systems, Inc.



By: Allen Kalust  
Its: 1st Vice President



SONJA E STROM

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

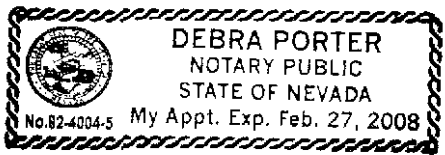


STATE OF NEVADA )  
 ) SS.  
COUNTY OF Douglas )

On this 4th Day of December 2006, BEFORE ME,  
Debra S. Porter, (Notary Public)

personally appeared, **SONJA E STROM**, 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)

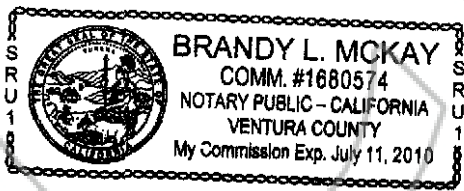
Debra S. Porter  
Notary Public

Commission Expires: February 27, 2008

STATE OF CALIFORNIA )  
 ) SS.  
COUNTY OF VENTURA )

On this 15th day of Dec 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 15<sup>th</sup> day of Dec, 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**