18/

APN# 1220-09-810-001

Recording Requested by:

Name: BANK OF AMERICA

Address: 9000 SOUTHSIDE BLVD.

City/State/Zip: JACKSONVILLE, FL 32256

When Recorded Mail to:

Name: UNITED GENERAL TITLE INS./ FISERV

Address: 27 INWOOD ROAD

City/State/Zip: ROCKY HILL, CT 06067

DOC # 0694636 02/08/2007 11:43 AM Deputy: 0 OFFICIAL RECORD Requested By: FISERV LENDING SOLUTIONS

> Douglas County - NV Werner Christen - Recorder

Page: 1 Of 5 Fee: BK-0207 PG-02545 RPTT:

18.00 0.00



(for Recorder's use only)

(Title of Document)

Please complete Affirmation Statement below:

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

-OR-

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the social security number of a person or persons as required by law:______

(State specific law)

Signature

DE/RECORDING REVIEW ASSOC.

Titl

Kay F.-Moquin

Print Signature

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)

Recording Requested By: Bank of America, NA

Prepared By: Gabrielle Kuperman



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

-21

Loan Number: 68181003827199

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 15th day of DECEMBER 2006, between CRAIG H ZIGLAR, STACEY C ZIGLAR

("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 OCTOBER 13, 2004 and recorded in Book or Liber 1004, at page(s) 9999 , instrument or document number 067528 , 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 1001 TILLMAN LN, GARDNERVILLE, NEVADA 89460-8878

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The principal amount secured by this Deed of Trust has changed from \$50,000 to \$100,000

CRAIG H ZIGLAR/995063391710400

MODIFICATION OF SECURITY INSTRUMENT MSIPP.BOA 10/05/06

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BK- 0207 PG- 2546 02/08/2007 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 \$ 100,000.00

The Maturity Date of the Security Instrument is changed and extended to DECEMBER 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.

CRAIG A ZIGLAR J.	∠ (Seal)	Stace C Elylar	(Seal
CRAIG AZIGLAR	Borrower	STACEY C'ZIGLAR	-Borrowe
	(Seal) Borrower		(Seal -Borrowe
	(Seal) Borrower		(Seal

CRAIG H ZIGLAR/995063391710400

MODIFICATION OF SECURITY INSTRUMENT MSIPP.BOA 10/05/06

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	- {Space Below This Line For Acknowledgment}	
State of Nevada)	
County of Roug 115) ss.)	\ \
On/5 Dec. 2006	hefore me, Dotti	e Remonar
personally appeared <u>CRAIG H</u>	ZIGLAR, STACEY C ZIC	GLAR
		7 /

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 PUBLIC

STATE OF NEVADA

APPT. No. 05-100849-5

MY APPT. EXPIRES OCT: 05, 2009

Dottie Remenar

NOTARY SIGNATURE

Pottie RemenaR (Typed Name of Notary)

NOTARY SEAL

CRATG H ZIGLAR/995063391710400

MODIFICATION OF SECURITY INSTRUMENT MSIPP BOA 10/05/06

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SCHEDULE A

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

LOT 238, AS SAID LOT IS SHOWN ON THE OFFICIAL PLAT OF GARDNERVILLE RANCHOS UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, IN JUNE 1, 1965, IN BOOK 1 OF MAPS, FILED AS NO. 28309, AND TITLE SHEET AMENDED ON JUNE 4, 1965, AS FILING NO. 28377.

PARCEL ID: 1120-09-810-001

PROPERTY ADDRESS: 1001 TILLMAN LANE



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