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DOC # 0694814  
02/12/2007 12:11 PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS

APN# 1220-10-401-011

**Recording Requested by:**

Name: BANK OF AMERICA  
Address: 9000 SOUTHSIDE BLVD.  
City/State/Zip: JACKSONVILLE, FL 32256

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-0207 PG-3596 RPTT: 0.00



**When Recorded Mail to:**

Name: UNITED GENERAL TITLE INS. / FISERV  
Address: 27 INWOOD ROAD  
City/State/Zip: ROCKY HILL, CT 06067

( for Recorder's use only )

MODIFICATION OF SECURITY INSTRUMENT

( 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)

*Anna Berkus*  
Signature

DE/RECORDING REVIEW ASSOC.  
Title

Laura Berkus  
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)



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

Rishton, Hal J

Loan Number: 68181002159699

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

This Modification of Security Instrument ("Modification"), made this 8th day of DECEMBER, 2006, between HAL J RISHTON, D S RISHTON

("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 SEPTEMBER 11, 2002 and recorded in Book or Liber 0902, at page(s) 08864, 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 1023 DRESSLERVILLE RD, GARDNERVILLE, NEVADA 89460-8988

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Deed of Trust has changed from \$50,000.00 to \$1000,000.00.

HAL J RISHTON/995063331937420  
 MODIFICATION OF SECURITY INSTRUMENT  
 MSIPP.BOA 10/05/06

**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 8, 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.

Hal J. Rishton (Seal)  
HAL J RISHTON -Borrower

D S Rishton (Seal)  
D S RISHTON -Borrower

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

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

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

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

[Space Below This Line For Acknowledgment]

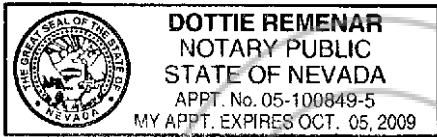
State of NEVADA )  
 ) ss.  
County of DOUGLAS )

On 08 December 2006 before me, Dottie REMENAR

personally appeared HAL J RISHTON, D S RISHTON

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.



NOTARY SEAL

Dottie Remenar  
NOTARY SIGNATURE

Dottie REMENAR  
(Typed Name of Notary)

G342FLYN

SCHEDULE A

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

A PARCEL OF LAND SITUATE AND LYING WHOLLY IN THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 10, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B.&M., MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL D AS SET FORTH ON THAT CERTAIN PARCEL MAP RECORDED IN THE OFFICE OF THE COUNTY RECORDER, DOUGLAS COUNTY, NEVADA ON JANUARY 30, 1976, AS DOCUMENT NO. 87032. NOTE: THE ABOVE METES AND BOUND DESCRIPTION APPEARED PREVIOUSLY IN THAT CERTAIN DOCUMENT RECORDED MAY 7, 1997 AS INSTRUMENT NO. 411994

PARCEL ID: 1220-10-401-011

PROPERTY ADDRESS: 1023 DRESSLERVILLE ROAD