

OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Recording Requested By:
Bank of America, NA

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0207 PG- 4861 RPTT: 0.00

RECORDING REQUESTED BY AND



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

Loan Number: 68181004818999
APN: 1420 - 34 - 410 - 005



[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 16th day of DECEMBER 2006, between JULIE A NICHOLSON, GLENN A NICHOLSON

("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 MAY 23, 2005 and recorded in Book or Liber 0605, at page(s) 4451, instrument or document number of the Land [Name of Records] 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 2627 CLAPHAM LN, MINDEN, NEVADA 89423-9038

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 \$100,000.00

MODIFICATION. Lender and Borrower hereby agree to modify the Security Instrument as follows:

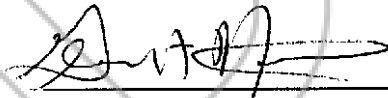
The Terms of the Agreement and the Security Instrument are modified to increase the Credit Limit set forth in the Agreement and Instrument to a Credit Limit of \$ 100,000.00

The Maturity Date of the Security Instrument is changed and extended to DECEMBER 16, 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.



JULIE A NICHOLSON (Seal)
-Borrower



GLENN A NICHOLSON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Space Below This Line For Acknowledgment]

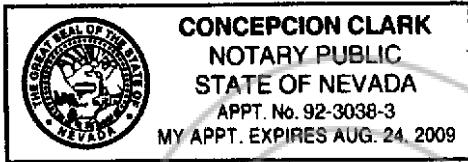
State of NEVADA)
County of Carson City) ss.

On 12-16-06 before me, CONCEPCION M. CLARK

personally appeared JULIE A NICHOLSON, GLENN A NICHOLSON

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

Concepcion M. Clark
NOTARY SIGNATURE

CONCEPCION M. CLARK
(Typed Name of Notary)

G352B173

SCHEDULE A

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

LOT 17, BLOCK 1, AS SHOWN ON THE MAP OF THE ARTEMISIA RE-SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER APRIL 23, 1962, AS DOCUMENT NO. 19909, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

PARCEL ID: 1420-34-410-005

PROPERTY ADDRESS: 2627 CLAPHAM LANE