J.

APN# 1220-22-210-195

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 # 0695361
02/21/2007 08:17 AM Deputy: SI
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Douglas County - NV Werner Christen - Recorder

Page: 1 Of 5 Fee: 18.00

BK-0207 PG- 6533 RPTT:

0.00

(for Recorder's use only)

MODIFICATION OF SECURITY INSTRUMENT

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:

Title

(State specific law)

Signature

Kay F. Moquin

Print Signature

is need added to mail and its multiple must be NIDS 111 212 Sections 1.2

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)

DE/RECORDING REVIEW ASSOC.

Recording Requested By: Bank of America, NA

RECORDING REQUESTED BY AND



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

Loan Number: 68181002175599

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of DECEMBER 2006, between MICHAEL R MORTENSON

("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 19, 2002 and recorded in Book or Liber 1002, at page(s) 03792, 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 730 BOWLES LN, GARDNERVILLE, NEVADA 89460-8119

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 25,000.00 to \$100,000.00 . The maturity date described in the Security Instrument is changed to DECEMBER 29, 2031

MICHAEL R MORTENSON/995063571842500

MODIFICATION OF SECURITY INSTRUMENT MSIPP.BOA 12/13/06

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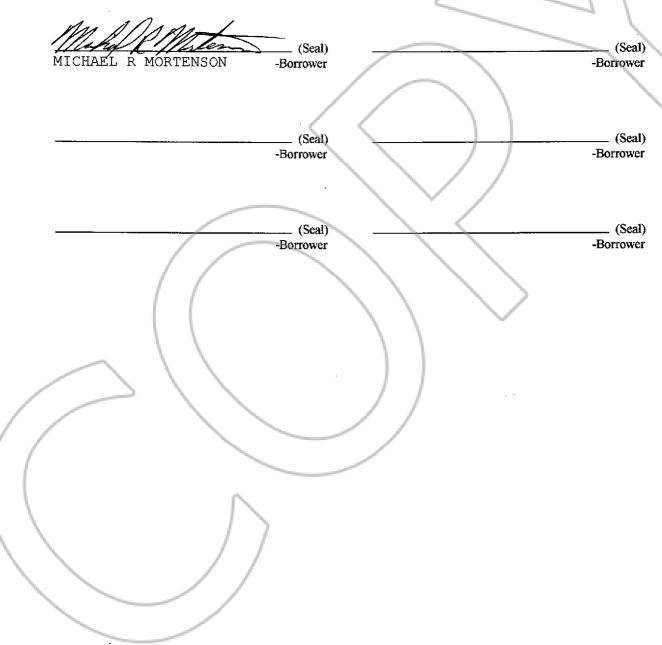


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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction 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.



MICHAEL R MORTENSON/995063571842500

MODIFICATION OF SECURITY INSTRUMENT MSIPP.BOA 12/13/06

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[Space Below This Line For Acknowledgment] State of) ss. County of On personally appeared MICHAEL R MORTENSON

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 be/she/they executed the same in his/her/their authorized enpacity(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.



DEBBIE SWENINGSEN NOTARY PUBLIC STATE OF NEVADA APPT, No. 99-251-515

MY APPT. EXPIRES OCT. 27, 2007

SWENINGSEN

NOTARY SEAL

MICHAEL R MORTENSON/995063571842500

MODIFICATION OF SECURITY INSTRUMENT MSIPP BOA 12/13/06

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TARY SIGNATURE

(Typed Name of Notary)

G363FK57

SCHEDULE A

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

LOT 43, AS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS UNIT NO.6, FILED FOR RECORD ON MAY 29, 1973, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA AS DOCUMENT NO.66512.

PROPERTY ADDRESS: 730 BOWLES LANE

PARCEL ID: 1220-22-210-195

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