

APN 1420-07-713-015

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-0207 PG- 6583 RPTT: 0.00

Recording Requested By:

Name Bank of America

Address 9000 Southside Blvd.

City / State / Zip _____

Jacksonville, Florida, 32256

Record and Return To:
United General Title Ins.
Fiserv-27 Inwood Road
Rocky Hill, CT 06067

DEED OF TRUST

(Title of Document)

Please complete the cover page, check one of the following and sign below.

I the undersigned hereby affirm that this document submitted for recording does not contain a social security number.

OR

I the undersigned hereby affirm that this document submitted for recording contains a social security number of a person as required by law: _____ (Law).

Jennifer Van Wassenhove
Signature Jennifer Van Wassenhove

Post Closing Specialist
Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2.
(Additional recording fees applies)
This cover page must be typed or printed.



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

Crothers, Carol J

Loan Number: 68189000245799

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995063031348280

MODIFICATION OF SECURITY INSTRUMENT
 (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 16th day of NOVEMBER, 2006, between CAROL J CROTHERS

("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 22, 2006 and recorded in Book or Liber 0806, at page(s) 2413, 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 984 BLUE RIDGE DR, CARSON CITY, NEVADA 89705

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 \$80,000.00 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 NOVEMBER 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.



CAROL J CROTHERS (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Space Below This Line For Acknowledgment]

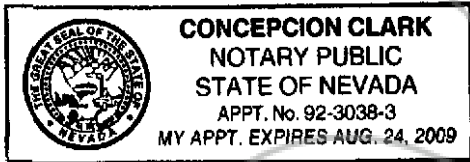
State of NEVADA)
County of Carson City) ss.

On 11-16-06 before me,
personally appeared CAROL J CROTHERS

Concepcion M. Clark, notary
publ. 2

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.



Concepcion Clark

NOTARY SEAL

Concepcion M. Clark
NOTARY SIGNATURE

CONCEPCION M. CLARK
(Typed Name of Notary)

G321FVR3

SCHEDULE A

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS,
STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 9, BLOCK C OF SUNRIDGE HEIGHTS II, FILED FOR RECORD IN THE
OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA,
ON 03/03/9400, AS DOCUMENT NO. 331447.

PROPERTY ADDRESS: 984 BLUE RIDGE DRIVE

ASSESSOR'S PARCEL NO. 1420-07-713-015

