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DOC # 0695366
02/21/2007 08:26 AM Deputy: SD

OFFICIAL RECORD

Requested By:

FISERV LENDING SOLUTIONS

APN# 1230-15-110-020

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- 6588 RPIT: 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)

Beverly Broadnax
Signature

DE/RECORDING REVIEW ASSOC.
Title

BEVERLY BROADNAX
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
9000 Southside Blvd., Bld 700
Jacksonville, FL 32256
Prepared By: Jean Joseph



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

Johnstone, Lena
Loan Number: 68181004325899

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 13th day of DECEMBER, 2006, between LENA JOHNSTONE

("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 JANUARY 25, 2005 and recorded in Book or Liber 0305, at page(s) 3325, instrument or document number 0638454, 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 971 MITCH DR, GARDNERVILLE, NEVADA 89460-8941

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 \$40,000.00 to \$50,000.00.

LENA JOHNSTONE/995063361442570
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 10/05/06

Page 1 of 3

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BK- 0207
PG- 6589
0695366 Page: 2 Of 5 02/21/2007

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 \$ 50,000.00

The Maturity Date of the Security Instrument is changed and extended to DECEMBER 13, 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.

Lena Johnstone 10/13/06
LENA JOHNSTONE (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Space Below This Line For Acknowledgment]

State of Nevada)
County of Douglas) ss.

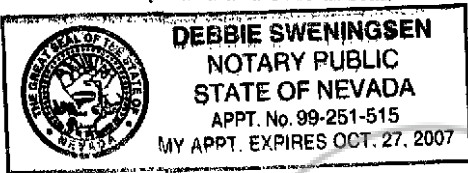
On 12-13-2006 before me,

Debbie Sweningsen

personally appeared LENA JOHNSTONE

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.



Debbie Sweningsen
NOTARY SIGNATURE

Debbie Sweningsen
(Typed Name of Notary)

NOTARY SEAL

G348FCG3

SCHEDULE A

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

LOT 444, AS SHOWN ON THE MAP OF THE RESUBDIVISION OF LOTS 91-A & B; 92-A & B; 93 THROUGH 46, AND 221 THROUGH 232, GARDENSVILLE RANCHOS UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JULY 18, 1967 AS DOCUMENT NO. 17049.

PARCEL ID: 1220-15-110-020

PROPERTY ADDRESS: 971 MITCH DRIVE

