

DOC # 0696684  
03/08/2007 03:52 PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS

APN 1420-28-111-010

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

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-0307 PG- 2669 RPTT: 0.00



**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.

Recording Requested By:

**RECORDING REQUESTED BY AND**



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

Loan Number: 68181000829099

[Space Above This Line For Recording Data]

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

This Modification of Security Instrument ("Modification"), made this 20th day of JANUARY 2007, between PAUL N CHANDLER, VICTORIA J CHANDLER

(**"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 NOVEMBER 24, 2000 and recorded in Book or Liber 1200, at page(s) 0435, 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 2959 DEL RIO LN, MINDEN, NEVADA 89423-7804

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 \$ 50,000.00 to \$100,000.00. The maturity date described in the Security Instrument is changed to JANUARY 20, 2032

PAUL N CHANDLER/995070121307370  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 12/13/06



**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.

  
\_\_\_\_\_  
PAUL N CHANDLER (Seal)  
-Borrower

  
\_\_\_\_\_  
VICTORIA CHANDLER (Seal)  
-Borrower

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

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

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

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

[Space Below This Line For Acknowledgment]

State of NEVADA )  
County of DOUGLAS ) ss.

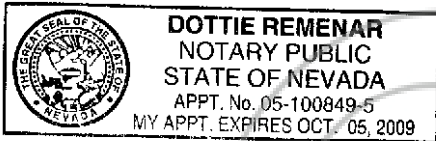
On 20 JANUARY 2007 before me, DOTTIE REMENAR

personally appeared PAUL N CHANDLER, VICTORIA J CHANDLER

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.

Dottie Remenar



Dottie Remenar  
NOTARY SIGNATURE

DOTTIE REMENAR  
(Typed Name of Notary)

NOTARY SEAL

H0201427

SCHEDULE A

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

LOT 47, AS SET FORTH ON THE OFFICIAL PLAT OF SARATOGA SPRINGS ESTATES, UNIT NO. 2, FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON MAY 23, 1994, IN BOOK 594, PAGE 3894, AS DOCUMENT NO. 338088 AND AMENDED BY DOCUMENT RECORDED JULY 8, 1994, IN BOOK 794, PAGE 1165, OF OFFICIAL RECORDS.

PARCEL ID: 1420-28-111-010

PROPERTY ADDRESS: 2959 DEL RIO LANE