

18-

DOC # 0696891  
03/13/2007 08:54 AM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS

APN# 1320-29-212-005

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-0307 PG- 3650 RPTT: 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 )

mail tax statements for  
James L. Kruger  
1721 Lantana Dr.  
Minden, NV 89423

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)

*Yolanda Cortes*  
Signature

DE/RECORDING REVIEW ASSOC.  
Title

YOLANDA CORTES

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



Kruger, James L

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

[Space Above This Line For Recording Data]

68181005612099

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

This Modification of Security Instrument ("Modification"), made this 2nd day of JANUARY 2007, between JAMES L KRUGER, DONNA S KRUGER

("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 DECEMBER 23, 2005 and recorded in Book or Liber 106 at page(s) 5286, 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 1721 LANTANA DR, MINDEN, NEVADA 89423-5103

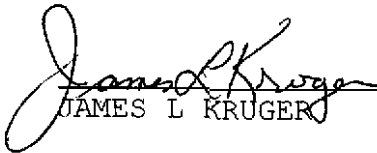
the real property described being set forth as follows:  
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

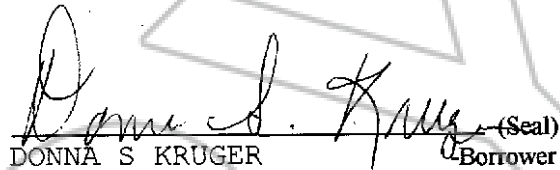
The Principal amount secured by the Security Instrument is changing from \$ 150,000.00 to \$ 217,600.00. The maturity date described in the Security Instrument is changed to JANUARY 2, 2032

JAMES L KRUGER/995063621715530  
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.

  
\_\_\_\_\_  
JAMES L KRUGER (Seal)  
-Borrower

  
\_\_\_\_\_  
DONNA S KRUGER (Seal)  
-Borrower

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

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

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

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

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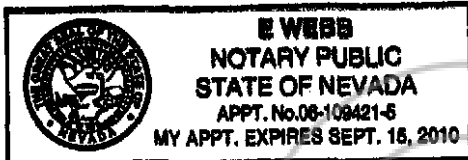
State of Nevada )  
County of Douglas ) ss.

On 1/2/07 before me, E. Webb

personally appeared JAMES L KRUGER, DONNA S KRUGER

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.



*E. Webb*

NOTARY SIGNATURE

E Webb

(Typed Name of Notary)

NOTARY SEAL

H002FJ80

## SCHEDULE A

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

LOT 102, IN BLOCK D OF WINHAVEN #1, AS SHOWN BY MAP THEREOF  
FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS  
COUNTY, NEVADA.

PROPERTY ADDRESS: 1721 LANTANA DRIVE

PARCEL ID: 1320-29-212-005

