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DOC # 0697123
03/16/2007 08:40 AM Deputy: DW
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

APN 122-03111-001

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0307 PG-4967 RPTT: 0.00

Recording Requested By:

Name Bank of America

Address 9000 Southside Blvd.

City / State / Zip _____

Jacksonville, Florida, 32256

MODIFICATION OF SECURITY INSTRUMENT

(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.



Alcayaga, Alan

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

Loan Number: 68181005743099

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 1st day of FEBRUARY, 2007, between ALAN F ALCAYAGA, JANICE ALCAYAGA

("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 20, 2006 and recorded in Book or Liber 0206, at page(s) 2315, instrument or document number 0667467 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 1382 BRANDEN LN, GARDNERVILLE, NEVADA 89410-6038

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 \$ 89,673.00 to \$ 100,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 1, 2032

ALAN F ALCAYAGA/995070231502370
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

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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.


ALAN F. ALCAYAGA (Seal)
-Borrower


JANICE ALCAYAGA (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

~~LENDER:
BANK OF AMERICA, N.A.~~

~~X _____
Authorized Officer~~

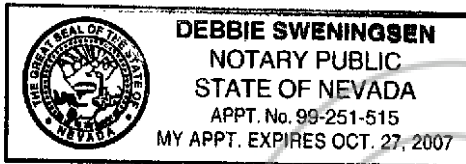
ALAN F. ALCAYAGA/995070231502370
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

[Space Below This Line For Acknowledgment]

State of NEVADA)
County of Douglas) ss.
On 9-1-2007 before me, Debbie Swearingen
personally appeared ALAN F ALCAYAGA, JANICE ALCAYAGA

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 Swearingen
NOTARY SIGNATURE

Debbie Swearingen
(Typed Name of Notary)

NOTARY SEAL

H032FKSF

SCHEDULE A

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

LOT 1, BLOCK A, AS SHOWN ON THE MAP ENTITLED STODICK ESTATES SOUTH, PHASE 2, IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, FILED JUNE 6, 2005 AS DOCUMENT NO. 646056 IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

PARCEL ID: 1220-03-111-001

PROPERTY ADDRESS: 1382 BRANDEN LANE

