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DOC # 0698388
04/02/2007 01:58 PM Deputy: DW
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

APN# 1318-23-810-095

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 6 Fee: 19.00
BK-0407 PG- 287 RPTT: 0.00



(for Recorder's use only)

When Recorded Mail to:

Name: UNITED GENERAL TITLE INS./ FISERV
Address: 27 INWOOD ROAD
City/State/Zip: ROCKY HILL, CT 06067

**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)

Julette M. Wisdom
Signature

DE/RECORDING REVIEW ASSOC.
Title

JUILLETTE M. WISDOM
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
Jacksonville, FL 32256



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

1

Loan Number: 68249002573999

(Space Above This Line For Recording Data)

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 27th day of FEBRUARY 2007, between ALTON R CHAMBERS, CHERYL E CHAMBERS

("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 _____ and recorded in Book or Liber _____ at page(s) _____, 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 195 JUNIPER DR, STATELINE, NEVADA 89449

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 \$199,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 27, 2032

ALTON R CHAMBERS/995070521756410
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

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.



ALTON R CHAMBERS (Seal)
-Borrower



CHERYL E CHAMBERS (Seal)
-Borrower

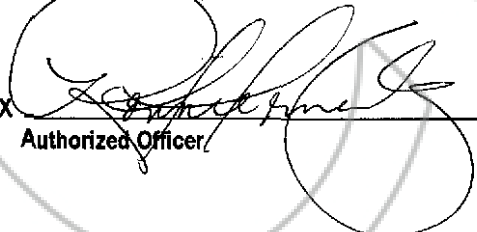
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.


X _____
Authorized Officer

[Space Below This Line For Acknowledgment]

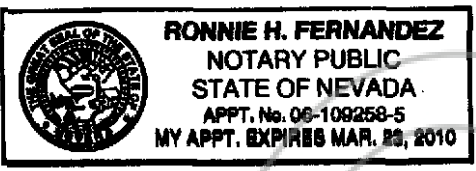
State of NEVADA)
County of Douglas) ss.

On 27th OF FEB. 2007 before me, RONNIE FERNANDEZ, Notary

personally appeared ALTON R CHAMBERS, CHERYL E CHAMBERS

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.



[Handwritten Signature]
NOTARY SIGNATURE

RONNIE FERNANDEZ
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of NEVADA)
County of DOUGLAS) ss.

On this 27th day of February 2007, before me, the undersigned Notary Public, personally appeared Ronnie Fernandez

and known to me to be the personal banker

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

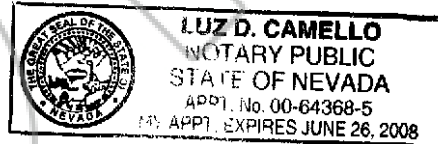
By: Luz D Camello

Residing at: 276 Kingsbury
Stateline, NV 89449

Notary Public in and for the State of:
NEVADA

My commission expires: 6-26-08

[Handwritten signature of Luz D. Camello]



H058F187

SCHEDULE A

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

LOT 1, BLOCK E, OF KINGSBURY MEADOWS SUBDIVISION, FILED FOR
RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS
COUNTY, NEVADA, ON 07/05/1955, AS DOCUMENT NO. 10542.

PROPERTY ADDRESS: 195 JUNIPER DRIVE

ASSESSOR'S PARCEL NO. 1318-23-810-095