

51

DOC # 0698812
04/10/2007 02:27 PM Deputy: PK

OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 6 Fee: 19.00
BK-0407 PG- 2548 RPTT: 0.00



(for Recorder's use only)

APN# 1420-28-210-029

Recording Requested by:

Name: BANK OF AMERICA
Address: 9000 SOUTHSIDE BLVD.
City/State/Zip: JACKSONVILLE, FL 32256

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)

JM 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
Bank of America
9000 Southside Blvd
Jacksonville, FL 32256



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

Loan Number: 68181004975799

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 22nd day of FEBRUARY, 2007, between CAROL A COSTA, MARTIN L KOSTELNY

(**"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 JULY 7, 2005 and recorded in Book or Liber 805, at page(s) 6020, 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 1282 SANTA FE CT, MINDEN, NEVADA 89423-8899

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 \$ 100,000.00 to \$ 125,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 22, 2032

CAROL A COSTA/995070471648480
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 1 of 4

DocMagic 800-449-1362
www.docmagic.com



BK- 0407
PG- 2549
0698812 Page: 2 Of 6 04/10/2007

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.

Carol A. Costa (Seal)
CAROL A COSTA -Borrower

Martin L. Kostelny (Seal)
MARTIN L KOSTELNY -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X C. L. Jones
Authorized Officer
C. L. Jones

CAROL A COSTA/995070471648480
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 2 of 4

DocMagic eForms 800-649-1362
www.docmagic.com

0698812 Page: 3 Of 6 04/10/2007
BK- 0407
PG- 2550

[Space Below This Line For Acknowledgment]

State of Nevada)

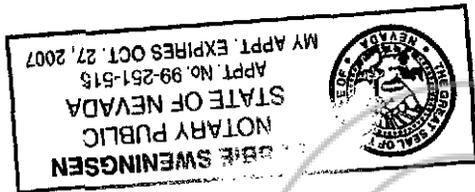
County of Douglas) ss.

On 2-22-2007 before me, Debbie Sweningsen

personally appeared CAROL A COSTA, MARTIN L KOSTELNY

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/it executed the same in his/her/its authorized capacity(ies), and that by his/her/its signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

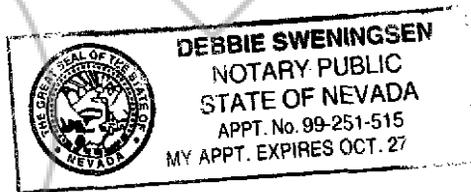
WITNESS my hand and official seal.



Debbie Sweningsen
NOTARY SIGNATURE

Debbie Sweningsen
(Typed Name of Notary)

NOTARY SEAL



LENDER ACKNOWLEDGMENT

State of Florida)
County of Duval) ss.

On this 20th day of March 2007 before me, the undersigned Notary Public,
personally appeared C.L. Jones

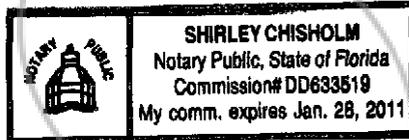
and known to me to be the Officer of Bank of America

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: Shirley Chisholm
Shirley Chisholm
Notary Public in and for the State of:
Florida

Residing at: _____
Jacksonville, FL

My commission expires: 1-28-11



SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN MINDEN, COUNTY OF DOUGLAS,
AND STATE OF NEVADA, TO WIT:

LOT 35 OF SARATOGA SPRINGS ESTATES UNIT 2 FINAL MAP, ACCORDING TO THE
MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS
COUNTY, STATE OF NEVADA ON MAY 23, 1994 IN BOOK 594, PAGE(S) 3894 AS
DOCUMENT NUMBER 338088. AMENDED BY CERTIFICATE OF AMENDMENT RECORDED
JULY 8, 1994, IN BOOK 794, AT PAGE 1165, AS DOCUMENT NO. 341498, OFFICIAL
RECORDS OF DOUGLAS COUNTY, NEVADA.

BEING THE SAME PREMISES CONVEYED IN A DEED RECORDED 03/28/2003, IN BOOK
303, PAGE 13696, IN DOC NO. 571597.

PARCEL ID: 1420-28-210-029

PROPERTY KNOWN AS: 1282 SANTA FE COURT

