

192

DOC # 0701078
05/14/2007 10:42 AM Deputy: CF

OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

APN# 1220-24-501-008

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-0507 PG-4853 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)

**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)

Shauna Anderson

DE/RECORDING REVIEW ASSOC.

Signature

Title

SHAUNA ANDERSON

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



Nalder, Kollina K

Loan Number: 68181004492099

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

1

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 23rd day of MARCH 2007, between KOLLINA K NALDER, STEVE M NALDER

("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 MARCH 11, 2005 and recorded in Book or Liber 0405, at page(s) 4189, instrument or document number 0641423 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 776 SADDLE CT, GARDNERVILLE, NEVADA 89410-6834

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 \$ 25,000.00 to \$100,000.00. The maturity date described in the Security Instrument is changed to MARCH 23, 2032

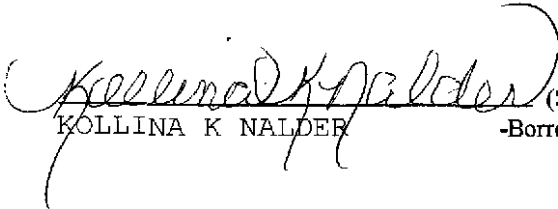
KOLLINA K NALDER/995070401814510
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07


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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.

 (Seal)
KOLLINA K NALDER -Borrower

 (Seal)
STEVE M NALDER -Borrower


____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.


x  AVP
Authorized Office

Carolyn S. Blymiller
AVP, Operations Manager

KOLLINA K NALDER/995070401814510
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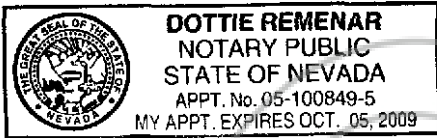
State of NEVADA)
County of Douglas) ss.

On 23 MARCH 2007 before me, Dottie Remenar

personally appeared KOLLINA K NALDER, STEVE M NALDER

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
NOTARY SIGNATURE

DOTTIE REMENAR
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DIVAL) ss.

On this 28 day of APRIL 07 before me, the undersigned Notary Public,
personally appeared CARDYAN S. BLYMILLER

and known to me to be the OFFICER

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.

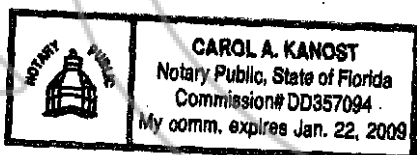
By: [Signature]

Residing at: 1155 EDWARDS BLVD

Notary Public in and for the State of:
DIVAL, FL

TACKSONVILLE FL 32254

My commission expires: 01-22-09



H0831810

SCHEDULE A

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

PARCEL B-3 ON THAT CERTAIN PARCEL MAP WHICH WAS RECORDED OCTOBER 22, 1990, IN BOOK 1090 OF PARCEL MAPS, AT PAGE 3218, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NO. 237138. A PORTION OF THE NORTH ONE-HALF OF THE NORTH ONE-HALF OF THE NORTHEAST ONE-QUARTER OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B.&M..

BEING THE SAME PREMISES CONVEYED IN A DEED RECORDED 11/21/1990, IN BOOK 1190, PAGE 3340, IN DOC NO. 239499.

PARCEL ID: 1220-24-501-008

PROPERTY KNOWN AS: 776 SADDLE COURT