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DOC # 0702185
06/01/2007 08:20 AM Deputy: SD

OFFICIAL RECORD

Requested By:

FISERV LENDING SOLUTIONS

APN# 1318-23-411-024

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 8 Fee: 21.00

BK-0607 PG-0011 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)

Beverly Broadnax DE/RECORDING REVIEW ASSOC.
Signature Title

BEVERLY BROADNAX
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 - Shane Rogers~~
9000 Southside Blvd
Jacksonville, FL 32256



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

Murdoch, Mary

Loan Number: 68181002456199

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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 MARY A MURDOCH, MARY ARLENE MURDOCH Trustee of the MARY ARLENE MURDOCH TRUST UTD 07/29/1998 ("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 APRIL 1, 2003 and recorded in Book or Liber at page(s) _____, instrument or document number 0574085 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 175 PINERIDGE DRIVE, STATELINE, NEVADA 89449-3034

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 \$ 167,000.00. The maturity date described in the Security Instrument is changed to MARCH 23, 2032

MARY A MURDOCH/99507067192809D

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.

Mary Arlene Murdoch (Seal) Mary Arlene Murdoch (Seal)
MARY A MURDOCH -Borrower MARY ARLENE MURDOCH, -Borrower
AKA MARY ARLENE MURDOCH Trustee of the MARY ARLENE
MURDOCH TRUST UTD 07/29/1998

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.


x ~~Etanaka~~
Authorized Officer

x Beulah L. Dore
Beulah L. Dore OFFICER

MARY A MURDOCH/995070671928090
MODIFICATION OF SECURITY INSTRUMENT
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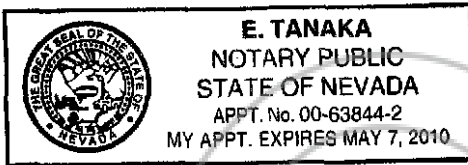
State of NEVADA)
County of DOUGLAS) ss.

On MARCH 23, 2007 before me, Ellen TANAKA

personally appeared MARY A MURDOCH, MARY ARLENE MURDOCH Trustee of the
MARY ARLENE MURDOCH TRUST UTD 07/29/1998

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.



NOTARY SEAL

E Tanaka
NOTARY SIGNATURE

Ellen TANAKA
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of FLORIDA)

County of DUVAL) ss.

On this 24th day of APRIL 2007 before me, the undersigned Notary Public,
personally appeared BEULAH L. DORE

and known to me to be the OFFICER for 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.

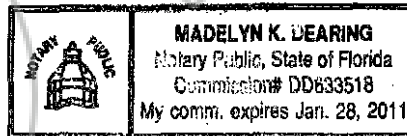
By: *Madelyn K. Dearing*
Madelyn K. Dearing

Residing at: Jacksonville, FL.

Notary Public in and for the State of:

FLORIDA

My commission expires: 1/28/2011



TO: Ellen Y. Tanaka COMPANY:

03/20/07 09:22 BANK OF AMERICA - BINE A A 11A0E24E

NO.240 P001/002



CERTIFICATION OF TRUST

TO: Bank of America (the "Bank")

995070671928090

Type of Credit Applied For: (check as applicable)	Secured By:
<input checked="" type="checkbox"/> Line <input type="checkbox"/> Loan	<input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Personal Property <input type="checkbox"/> N/A
Property Address: (if applicable)	
175 PINERIDGE DRIVE STATELINE, NV 89449	

The undersigned trustee(s) (whether one or more, herein called the "undersigned"), are all of the currently acting trustees of the following described trust ("Trust") and each, upon oath, being duly sworn, hereby certifies to the Bank the existence of the Trust and confirms and declares under the penalty of perjury the following facts:

1. Name of Trust (or other Identifier):

MARY ARLENE MURDOCH TRUST	
Name of settlor(s) (i.e. persons establishing the Trust):	
MARY ARLENE MURDOCH	
Date of Trust Agreement:	Are there any amendments to the Trust Agreement:
07/29/1998	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If "Yes," please list dates of all amendments:	
List names and addresses of all current trustees:	
MARY ARLENE MURDOCH: 175 PINERIDGE DRIVE STATELINE, NV 89449	
Is the Trust:	
<input checked="" type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	
If it is "Revocable" who has the power to revoke it?	
MARY ARLENE MURDOCH	
If it may be modified or amended, who has the power to modify or amend it?	
MARY ARLENE MURDOCH	
Trust Identification No. (Social Security No. or Federal Tax ID No.):	
[REDACTED]	

2. The undersigned declares that the Trust is in existence and has not been revoked, terminated or otherwise amended, nor has any act, event or condition occurred either with the passing of time or the giving of notices, or both, which would result in the revocation, termination or amendment of the Trust.

00-14-5200NSBW 08-1000



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TO: Ellen Y. Tanaka COMPANY:

03/20/07 08:23 BANK OF AMERICA + BINE A A & 1140E2411

NO.240 P002/002

3. The undersigned states that the following named trustee(s) is (are) fully empowered to act with respect to the Trust and is (are) properly exercising authority under the Trust in negotiating, contracting for, and executing the required loan documents, and that no trustee(s) or other person other than the following named trustee are necessary under the Trust to sign such documents.

Trustees authorized and required to sign loan documents:

MARY ARLENE MURDOCH	

4. The power of the Trustee(s) includes:

- a) the power to sell, convey and exchange? Yes No
- b) the power to borrow money and encumber the trust property with a security instrument? Yes No
- c) the power to guaranty loans made to a third party? Yes No

5. To the best knowledge of the undersigned, there are no claims, challenges of any kind or causes of action claimed or alleged contesting or questioning the validity of the Trust or the authority of the Trustee to act for the Trust.

6. No act, event or condition has occurred which would cause the representations in this Certification of Trust to be incorrect, incomplete or misleading.

7. The undersigned agrees to inform the Bank immediately upon any change in the trustee(s) or any other change which would cause any of the representations made in the Certification of Trust to be incorrect, incomplete or misleading.

If any part of this Certification of Trust has been completed by the Bank, it has been done so at the direction of the undersigned, who has read and confirmed the accuracy and completeness of each representation made. Each of the undersigned declares, under penalty of perjury, that the foregoing is true and correct.

<i>Mary Arlene Murdoch</i>	03/20/2007	3-23-07	Stateline, Nv 89449	MARY ARLENE MURDOCH
Signature of Trustee	Date/Place Signed			Typed/Printed Name of Trustee
_____ Signature of Trustee	_____ Date/Place Signed	_____ Date/Place Signed	_____ Date/Place Signed	_____ Typed/Printed Name of Trustee
_____ Signature of Trustee	_____ Date/Place Signed	_____ Date/Place Signed	_____ Date/Place Signed	_____ Typed/Printed Name of Trustee
_____ Signature of Trustee	_____ Date/Place Signed	_____ Date/Place Signed	_____ Date/Place Signed	_____ Typed/Printed Name of Trustee

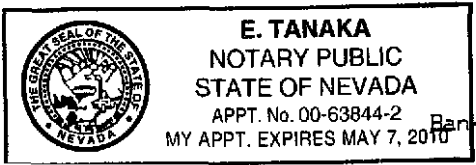
NOTARY ACKNOWLEDGEMENT

State of NEVADA County of Douglas
On 3/23/2007 before me, ELLEN TANAKA

(a Notary Public in and for the State of _____),

personally appeared Mary Arlene Murdoch 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 Tanaka
Signature



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H082F249

SCHEDULE A

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

Lot 25, AS SHOWN ON THE MAP OF PINE RIDGE SUBDIVISION FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 8, 1956, DOCUMENT NO. 11664.

PARCEL ID: 1318-23-411-024

PROPERTY ADDRESS: 175 PINERIDGE DRIVE

