

Parcel # 1370-35-002-036

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0707 PG- 0686 RPTT: 0.00

RECORDING REQUESTED BY AND

A
B
C
9
J
Watson, Paul M

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

Loan Number: 68181002371099



[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 6th day of JUNE 2007 between PAUL M WATSON, VIVIAN L WATSON, PAUL M. WATSON Trustee of the THE PAUL M WATSON AND VIVIAN VEDA LEE DATED 04/24/2000, VIVIAN WATSON Trustee of the THE PAUL M WATSON AND VIVIAN VEDA LEE DATED 04/24/2000 ("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 FEBRUARY 7, 2003 and recorded in Book or Liber 903 at page(s) 13747 instrument or document number 0591167 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 1734 SUNSET CT, GARDNERVILLE, NEVADA 89410-5631

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 \$250,000.00. The maturity date described in the Security Instrument is changed to JUNE 6, 2032

PAUL M WATSON/995071441704120

MODIFICATION OF SECURITY INSTRUMENT
MSIFP BOA 03/28/07


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.




PAUL M WATSON (Seal)
-Borrower



VIVIAN L WATSON (Seal)
-Borrower



PAUL M. WATSON, Trustee -Borrower
of the THE PAUL M WATSON AND
VIVIAN VELDA LEE
DATED 04/24/2000



VIVIAN WATSON, Trustee -Borrower
of the THE PAUL M WATSON AND
VIVIAN VELDA LEE
DATED 04/24/2000

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

[Space Below This Line For Acknowledgment]

State of Nevada)
) ss.
County of DOUGLAS)

On June 6, 2007 before me, Julie A McCain

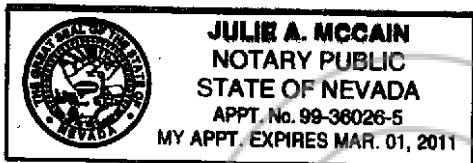
personally appeared PAUL M WATSON, VIVIAN L WATSON, PAUL M. WATSON Trustee of the THE PAUL M

WATSON AND VIVIAN VELDA LEE DATED 04/24/2000, VIVIAN WATSON Trustee of the THE PAUL M

WATSON AND VIVIAN VELDA LEE DATED 04/24/2000

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.



Julie A McCain
NOTARY SIGNATURE

Julie A McCain
(Typed Name of Notary)

NOTARY SEAL

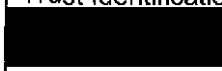
TO: Bank of America (the "Bank")

exhibit

Type of Credit Applied For: <i>(check as applicable)</i>	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: <i>(if applicable)</i>	

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):

Paul M Watson and Vivian Velda Lee	
Name of settlor(s) (i.e. persons establishing the Trust): Paul Watson and Vivian Watson	
Date of Trust Agreement: 04/24/2000	Are there any amendments to the Trust Agreement: <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: Paul and Vivian Watson 1734 Sunset Ct Gardnerville, Nv 89410	
Is the Trust: <input checked="" type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	
If it is "Revocable" who has the power to revoke it? Paul M Watson or Vivian Watson	
If it may be modified or amended, who has the power to modify or amend it? Paul Watson Vivian Watson	
Trust Identification No. (Social Security No. or Federal Tax ID No.): 	

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.



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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 trustees are necessary under the Trust to sign such documents.

Trustees authorized and required to sign loan documents:

Paul M Watson	Vivian Velda Lee Watson

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.

<u><i>Paul M Watson</i></u> Signature of Trustee	<u>11</u> <u>06/06/2007</u> Date/Place Signed	<u>Bank of America</u> <u>Gardnerville NV</u> Date/Place Signed	<u>Paul Watson</u> Typed/Printed Name of Trustee
<u><i>Vivian Watson</i></u> Signature of Trustee	<u>06/06/07</u> Date/Place Signed	<u>Bank of America</u> <u>Gardnerville NV</u> Date/Place Signed	<u>Vivian Watson</u> Typed/Printed Name of Trustee
_____ Signature of Trustee	<u>11</u> Date/Place Signed	_____ Date/Place Signed	_____ Typed/Printed Name of Trustee
_____ Signature of Trustee	<u>11</u> Date/Place Signed	_____ Date/Place Signed	_____ Typed/Printed Name of Trustee

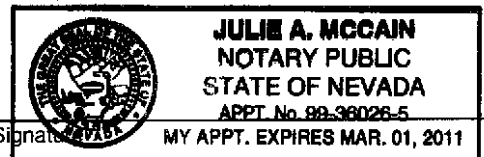
NOTARY ACKNOWLEDGEMENT

State of Nevada County of Douglas
 On 6/6/2007 before me, Julie A McCain
 (a Notary Public in and for the State of Nevada),

personally appeared Paul M and Vivian Watson 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.

Julie A McCain
Signature



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PG- 690

H158D685

SCHEDULE A

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

LOT 6, BLOCK A OF MAP OF PONDEROSA SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 04/28/1995, IN BOOK 495, PAGE 4110, AS DOCUMENT NO. 361181.

PROPERTY ADDRESS: 1734 SUNSET COURT

ASSESSOR'S PARCEL NO. 1320-35-002-036