

Parcel # 01-160-417

RECORDING REQUESTED BY AND  
APN: 1420-34-102-006

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 5 Fee: 18.00  
BK-0707 PG-0748 RPT: 0.00



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

Austin, William R

Loan Number: 68181003633899



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**MODIFICATION OF SECURITY INSTRUMENT**  
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 15th day of JUNE 2007, between WILLIAM R AUSTIN, LAURA E AUSTIN

("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 AUGUST 9, 2004 and recorded in Book or Liber 0804, at page(s) 09978, instrument or document number of the Land, Records of DOUGLAS, NEVADA [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 2769 GORDON AVE, MINDEN, NEVADA 89423-9225

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 15, 2032

**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.

William R. Austin (Seal)  
WILLIAM R AUSTIN -Borrower

Laura E. Austin (Seal)  
LAURA E AUSTIN -Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal)  
-Borrower

LENDER:  
BANK OF AMERICA, N.A.

x Concepcion M. Clark  
Authorized Officer

[Space Below This Line For Acknowledgment]

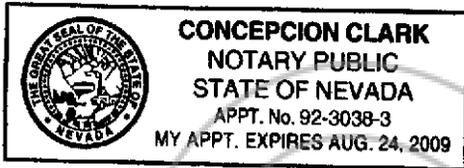
State of NEVADA )  
County of DOUGLAS ) ss.

On 6-15-07 before me, Concepcion M. Clark,

personally appeared WILLIAM R AUSTIN, LAURA E AUSTIN

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.



Concepcion M. Clark  
NOTARY SIGNATURE

Concepcion M. Clark  
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of NEVADA )

County of Carson City ) ss.

On this 15 day of JUNE 2007 before me, the undersigned Notary Public,

personally appeared CONCEPCION M. DARK

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: Lesley Volkov

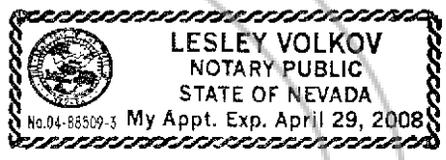
Residing at: 947 Joplyn

Notary Public in and for the State of:

Carson City, NV 89705

Nevada

My commission expires: 4/29/08



H1671229

SCHEDULE A

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

PARCEL 2D, AS SHOWN ON RECORD OF SURVEY FOR DONN A. LOVASSOUR ET UX, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON DECEMBER 8, 1989 IN BOOK 1289, PAGE 874, DOCUMENT NO. 216190 OF OFFICIAL RECORDS.

PARCEL ID: 21-160-47

PROPERTY ADDRESS: 2769 GORDON AVE

