

APN#: 1220-16-810-097

DOC # 0705474
07/17/2007 03:07 PM Deputy: GB

OFFICIAL RECORD

Requested By:

WESTERN TITLE COMPANY INC

Recording Requested By:

Western Title Company, Inc.

Escrow No.: 011840-LMS

Douglas County - NV

Werner Christen - Recorder

Page: 1 Of 7 Fee: 20.00

BK-0707 PG- 5959 RPTT: 0.00

When Recorded Mail To:

JPMorgan Chase Bank, N.A.

Retail Lending Servicing KY2-
1606

P.O. Box 11606

Lexington, KY 40576-1606



Mail Tax Statements to: (deeds only)

(space above for Recorder's use only)

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)

Signature _____

Anu Wright

Escrow Agent

Modification to Home Equity Line of Credit Agreement and Home Equity Line of Credit Deed of Trust

THIS DOCUMENT IS BEING SIGNED IN COUNTERPART

This page added to provide additional information required by NRS 111.312
(additional recording fee applies)

Document Prepared By: Marco Covarrubias
And, After Recording, Return To:

JPMorgan Chase Bank, N.A.
Retail Lending Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

P.I.N. _____

_____[Space Above This Line For Recording Data]_____

Loan Number: 426600009977

MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND HOME EQUITY LINE OF CREDIT DEED OF TRUST

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMORGAN CHASE BANK, N.A. and the grantor, John Cook & Sharon Cook. The trustee is , whose address is . In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean JPMORGAN CHASE BANK, N.A.

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated December 13, 2005 , which is secured by a Deed of Trust of the same date recorded in the Clerk's Office, Circuit Court, City/County of DOUGLAS, NEVADA, in Document No. 664749, Deed Book 106, Page 12 (the "Security Instrument"), covering real property located at 833 Russell Way, Gardnerville, NV., 89460, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT

Effective as of June 26, 2007 (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to 63,500.00.

B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$98,000.00 to \$63,500.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.



C. OTHER TERMS

1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

_____(Seal)
John Cook

Date: _____

_____(Seal)
Sharon Cook

Date: _____

JPMORGAN CHASE BANK, N.A.


By: _____(Seal)
Name: Brian Davison, Bank Officer

Date: June 26, 2007

ACKNOWLEDGEMENTS

STATE OF NEVADA)
)
CITY/COUNTY OF DOUGLAS) ss.:

The foregoing instrument was acknowledged before me, the undersigned Notary Public, in the City/County and State aforesaid, this 12 day of July, 2007, by John Cook Sharon Cook.

My Commission expires: 4/24/09  (Seal)

Print Name:
Notary Public

LENDERS ACKNOWLEDGEMENTS

STATE OF ARIZONA)
)
COUNTY OF MARICOPA) ss.:



On the 26th day of June in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Brian Davison, Bank Officer, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

 (Seal)
Notary Public

My commission expires on _____.



Document Prepared By: Marco Covarrubias
And, After Recording, Return To:

JPMorgan Chase Bank, N.A.
Retail Lending Servicing KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

P.I.N. _____

_____[Space Above This Line For Recording Data]_____

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3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

John Cook (Seal)
John Cook

Date: 7/12/07

Sharon Cook (Seal)
Sharon Cook

Date: 7/12/07

JPMORGAN CHASE BANK, N.A.

By: *Brian Davison* (Seal)
Name: Brian Davison, Bank Officer

Date: June 26, 2007

ACKNOWLEDGEMENTS

STATE OF NEVADA)
)
) ss.:
CITY/COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me, the undersigned Notary Public, in the City/County and State aforesaid, this 12 day of July, 2007 by John Corral Sharon Cook

My Commission expires: 4/26/09 [Signature] (Seal)

Print Name:
Notary Public

LENDERS ACKNOWLEDGEMENTS

STATE OF ARIZONA)
)
) ss.:
COUNTY OF MARICOPA)

 **LORI MAE SILVA**
Notary Public - State of Nevada
Appointment Recorded in Douglas County
No: 97-2081-5 - Expires April 26, 2009

On the 26th day of June in the year 2007, before me, the undersigned, a Notary Public in and for said state, personally appeared Brian Davison, Bank Officer, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

[Signature] (Seal)
Notary Public

 **OFFICIAL SEAL**
OSCAR PERALES
NOTARY PUBLIC ARIZONA
MARICOPA COUNTY
My Comm Expires Nov. 21, 2009

My commission expires on _____.