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DOC # 0706249  
07/26/2007 11:01 AM Deputy: SD  
**OFFICIAL RECORD**  
Requested By:  
FISERV LENDING SOLUTIONS

APN# 1418-27-810-037

**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-0707 PG- 9583 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)

*nguzman* DE/RECORDING REVIEW ASSOC.  
Signature Title

*mahogany Guzman*  
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)



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

Mierau, Robert

Loan Number: 68180201218599

[Space Above This Line For Recording Data]

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

This Modification of Security Instrument ("Modification"), made this 8th day of MAY 2007, between ROBERT D MIERAU, SANDRA J MIERAU, ROBERT D. MIERAU Trustee of the THE MIERAU LIVING TRUST DATED 09/14/1998, SANDRA J. MIERAU Trustee of the THE MIERAU LIVING TRUST DATED 09/14/1998 ("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 22, 1998 and recorded in Book or Liber 0498 at page(s) 5593, instrument or document number 0438410 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 315 GULL COURT, ZEPHYR COVE, NEVADA 89448

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 \$ 300,000.00 to \$ 500,000.00. The maturity date described in the Security Instrument is changed to MAY 8, 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.

Robert D Mierau (Seal)  
ROBERT D MIERAU -Borrower

Sandra J Mierau (Seal)  
SANDRA J MIERAU -Borrower

Robert D Mierau Trustee (Seal)  
ROBERT D. MIERAU, -Borrower  
Trustee of the THE MIERAU  
LIVING TRUST DATED 09/14/1998

Sandra J Mierau TR TEE (Seal)  
SANDRA J. MIERAU, -Borrower  
Trustee of the THE MIERAU  
LIVING TRUST DATED 09/14/1998

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

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

LENDER:  
BANK OF AMERICA, N.A.

x Beulah L. Dore  
Authorized Officer  
Beulah L. Dore

[Space Below This Line For Acknowledgment]

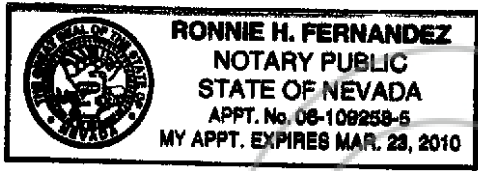
State of NEVADA )  
 ) ss.  
County of DOUGLAS )

On MAY 8 2007 before me, RONNIE FERNANDEZ  
NOTARY

personally appeared ROBERT D MIERAU, SANDRA J MIERAU, ROBERT D. MIERAU Trustee of  
the THE MIERAU LIVING TRUST DATED 09/14/1998, SANDRA J. MIERAU Trustee of the  
THE MIERAU LIVING TRUST DATED 09/14/1998

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.



[Handwritten Signature]  
NOTARY SIGNATURE  
RONNIE FERNANDEZ  
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of Florida )  
County of Duval ) ss.

On this 27th day of June 2007 before me, the undersigned Notary Public,  
personally appeared Boulah L. Dore

and known to me to be the OFFICER Bank of America

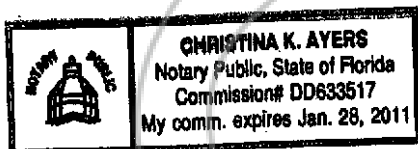
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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: Christina K. Ayers  
Christina K. Ayers  
Notary Public in and for the State of:

Residing at: Bank of America  
9000 Southside Blvd  
Jacksonville, FL 32256

Florida

My commission expires: 1/28/2011



H128FQ8T

SCHEDULE A

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

BEING ALL OF LOT 198, AS SHOWN ON THE MAP ENTITLED "CAVE ROCK ESTATES, UNIT NO. 1" FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON JANUARY 3, 1962 AS DOCUMENT NO. 19323.

PARCEL ID: 1418-27-810-037

PROPERTY ADDRESS: 315 GULL COURT

COPY