

OFFICIAL RECORD

Requested By:
COUNTRYWIDE HOME LOANS INC

Recording Requested by
Countrywide Bank, FSB

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0807 PG-03064 RPTT: 0.00

AND WHEN RECORDED MAIL TO:



✓ Countrywide Bank, FSB
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: SONIA DELFIN
CLD Deficiency Department
DOC. ID#: 0001118957702005N

Space Above for Recorder's Use

Parcel # 13203 of 12/13

LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST(LINE OF CREDIT)

MIN#: 100133700008846472

This Loan Modification Agreement (the "Agreement"), made this 25th day of June, 2007 between RONALD BOURNAZIAN, (the "Borrowers") and Countrywide Bank, FSB, ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain DEED OF TRUST(LINE OF CREDIT) dated September 09, 2005 and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on January 23, 2006 as Instrument Number 0666236, Book Number 0106, Page Number 7287 in the Official Records of the DOUGLAS County, State of NEVADA (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

1771 HEATHER CIR
MINDEN, NV 89423

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- TO ADD BORROWER'S INITIALS TO CORRECTION MADE ON PAGE 1 OF 7 OF THE DEED OF TRUST(LINE OF CREDIT).
- TO COMPLETE THE NOTARY SECTION OF THE DEED OF TRUST(LINE OF CREDIT) ON PAGE 7.

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.


Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, FSB shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Countrywide Bank, FSB

By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.

By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

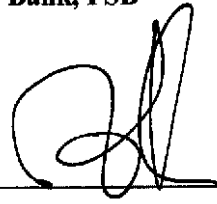


RONALD BOURNAZIAN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



Countrywide Bank, FSB



By: **Allen Kalust**
Its: **1st Vice President**

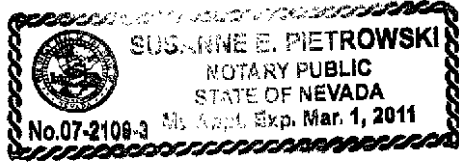
Mortgage Electronic Registration Systems, Inc.



By: **Allen Kalust**
Its: **1st Vice President**

RONALD BOURNAZIAN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF NEVADA

COUNTY OF Douglas

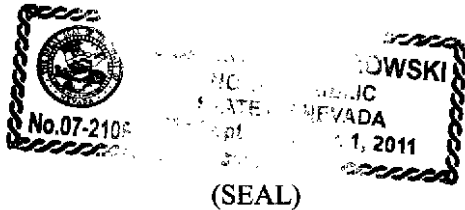
)
) SS.
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On this 20th Day of July 2007, BEFORE ME,

Susanne E. Pietrowski, (Notary Public)

personally appeared, **RONALD BOURNAZIAN**, 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 foregoing 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



[Signature]
Notary Public
Commission Expires: 3/1/2011



STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this _____ day of _____ 2007, before me, **Brandy L. McKay**, Notary Public, personally appeared **Jennifer Guidicessi**, **Assistant Vice President** for Countrywide Bank, FSB, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.

(SEAL)

Notary Public

Commission Expires: _____

July 11, 2010

STATE OF _____)

) SS.
)

COUNTY OF _____)

On this _____ Day of _____ 2007, BEFORE ME,

_____, (Notary Public)

personally appeared, **RONALD BOURNAZIAN**, 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 foregoing 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 Public

Commission Expires: _____

(SEAL)

STATE OF CALIFORNIA)

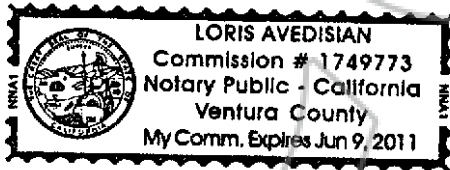
) SS.
)

COUNTY OF VENTURA)

he Loris Avedisian

On this 31 day of July 2007, before me, ~~Brandy L. McKay~~, Notary Public, personally appeared **Allen Kalust**, 1st Vice President for Countrywide Bank, FSB, personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



Loris Avedisian

Notary Public

Commission Expires: 06-09-2011

~~July 11, 2010~~
[Signature]

(SEAL)



STATE OF CALIFORNIA

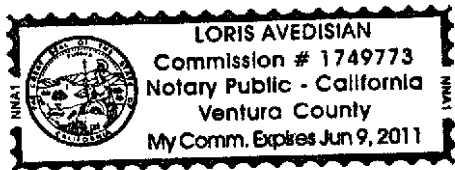
COUNTY OF VENTURA

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WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

Loris Avedisian

Notary Public

Commission Expires: 06.09.2011

~~July 11, 2010~~

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