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APN# 6200-12-710-032

Recording Requested by:

Name: BANK OF AMERICA
Address: 9000 SOUTHSIDE BLVD.
City/State/Zip: JACKSONVILLE, FL 32256

When Recorded Mail to:

Name: UNITED GENERAL TITLE INS./ FISERV
Address: 27 INWOOD ROAD
City/State/Zip: ROCKY HILL, CT 06067

DOC # **0708090**
08/24/2007 08:13 AM Deputy: PK
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0807 PG- 6925 RPTT: 0.00



(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)

Angusman DE/RECORDING REVIEW ASSOC.
Signature Title

Wahogany 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

Harper, Michael J

Loan Number: 68181004941999

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
 (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 14th day of JULY 2007, between MICHAEL J HARPER, SANDRA L CHEREB

("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 JUNE 24, 2005 and recorded in Book or Liber 0805, at page(s) 01166, instrument or document number 0651157 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 1083 LOG CABIN RD, GARDNERVILLE, NEVADA 89410-7913

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 \$ 150,000.00 to \$170,000.00. The maturity date described in the Security Instrument is changed to JULY 14, 2032

MICHAEL J HARPER/995071901906110
 MODIFICATION OF SECURITY INSTRUMENT
 MSIPP.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.

Michael J Harper (Seal)
MICHAEL J HARPER -Borrower

Sandra L Chereb (Seal)
SANDRA L CHEREB -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x *Carolyn S. Blymiller AUP*
Authorized Officer *Carolyn S Blymiller*

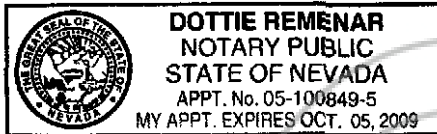
[Space Below This Line For Acknowledgment]

State of NEVADA)
) ss.
County of DOUGLAS)

On 14 July 2007 before me, Dottie Remenar
personally appeared MICHAEL J HARPER, SANDRA L CHEREB

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.



Dottie Remenar
NOTARY SIGNATURE

Dottie Remenar
(Typed Name of Notary)

NOTARY SEAL



LENDER ACKNOWLEDGMENT

State of Florida)
County of Duval) ss.

On this 2nd day of August 2007 before me, the undersigned Notary Public,
personally appeared Carolyn S Blymiller

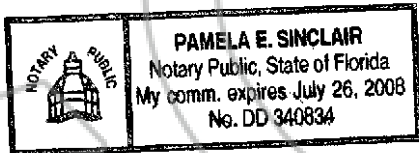
and known to me to be the AVP

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: Pamela E Sinclair Residing at: Jacksonville, Florida

Notary Public in and for the State of:
Florida

My commission expires: 07-26-2008



H1952671

SCHEDULE A

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

LOT 11, BLOCK "B", AS SET FORTH ON THE PLAT OF PINENUT MANOR NO. 1 AND 2, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 06/16/1980, AS DOCUMENT NO. 45348.

PROPERTY ADDRESS: 1083 LOG CABIN ROAD

ASSESSOR'S PARCEL NO. 1220-12-710-032