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DOC # 0708277
08/28/2007 02:59 PM Deputy: DW
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

~~Recording Requested By:~~
~~Bank of America, NA~~



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

Brown, Kimberly L

Loan Number: 68181005918899

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0807 PG- 7912 RPTT: 0.00



1

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 10th day of AUGUST, 2007, between KIMBERLY L BROWN, RICHARD L BROWN

("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 7, 2006 and recorded in Book or Liber
at page(s) instrument or document number 0672578
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 1686 SO. BENTON, MINDEN, NEVADA 89423

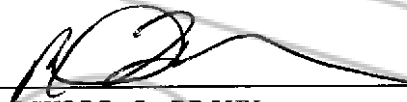
the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 60,000.00
to \$100,000.00 . The maturity date described in the Security Instrument is changed to
AUGUST 10, 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.



KIMBERLY L BROWN (Seal)
-Borrower



RICHARD L BROWN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower


LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

KIMBERLY L BROWN/995072181952400
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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DocMagic  800-649-1362
www.docmagic.com


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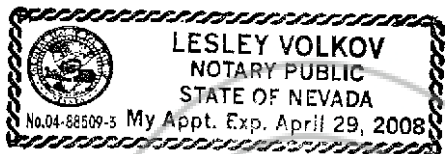
State of Nevada)
) ss.
County of DOUGLAS)

On 8/10/07 before me, Lesley Volkov

personally appeared KIMBERLY L BROWN, RICHARD L BROWN

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.



NOTARY SEAL

Lesley Volkov
NOTARY SIGNATURE

Lesley Volkov
(Typed Name of Notary)

H222FHRZ

SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN MINDEN, COUNTY OF DOUGLAS,
AND STATE OF NEVADA, TO WIT:

LOT 18 IN BLOCK D AS SHOWN ON FINAL SUBDIVISION MAP PD #02-003 FOR AURORA, A
PLANNED DEVELOPMENT FILED FOR RECORD WITH THE DOUGLAS COUNTY RECORDER
SEPTEMBER 8, 2003 IN BOOK 0903, AT PAGE 3029, AS DOCUMENT NO. 589081, OFFICIAL
RECORDS OF DOUGLAS COUNTY, NEVADA, AND BY CERTIFICATE OF AMENDMENT
RECORDED SEPTEMBER 10, 2003 IN BOOK 0903, AT PAGE 4697, AS DOCUMENT NO. 0589483,
OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

PARCEL ID: 1320-26-002-053

PROPERTY KNOWN AS: 1686 S BENTON ROAD