

19-

Recording Requested By:
Bank of America, NA

1319-03-811-019

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0907 PG- 6077 RPIT: 0.00



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

21



Bowersock, William

Loan Number: 68181000753399

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 13th day of JULY 2007, between WILLIAM P BOWERSOCK, C LYNNE BOWERSOCK TRUSTEES OF THE WILLIAM P BOWERSOCK AND C LYNNE BOWERSOCK 1995 TRUST ("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 OCTOBER 3, 2000 and recorded in Book or Liber 1100 at page(s) 6021, instrument or document number 0504159 of the Land [Name of Records] Records of DOUGLAS, NEVADA [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 319 GENOA SPRINGS DR, GENOA, NEVADA 89411

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 \$ 145,000.00 to \$ 392,100.00 . The maturity date described in the Security Instrument is changed to JULY 13, 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.

William P. Bowersock (Seal)
WILLIAM P BOWERSOCK -Borrower
INDIVIDUALLY AND AS TRUSTEE
OF THE WILLIAM P BOWERSOCK
AND C LYNNE BOWERSOCK
1995 TRUST

(Seal)
-Borrower

(Seal)
-Borrower

C Lynne Bowersock (Seal)
C LYNNE BOWERSOCK, -Borrower
INDIVIDUALLY AND AS TRUSTEE
OF THE WILLIAM P BOWERSOCK
AND C LYNNE BOWERSOCK
1995 TRUST

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X [Signature]
Authorized Officer

WILLIAM P BOWERSOCK/995071441326480

MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 03/28/07

Page 2 of 4

DocMagic eForms 800-649-1362
www.docmagic.com

0709956 Page: 2 Of 6 09/26/2007
BK- 0907
PG- 6078

[Space Below This Line For Acknowledgment]

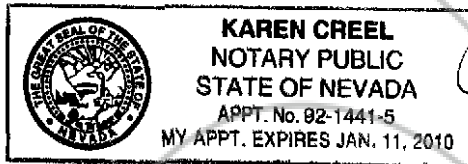
State of NV)
) ss.
County of DOUGLAS)

On 9-4-07 before me, Karen Creel

personally appeared WILLIAM P BOWERSOCK, C LYNNE BOWERSOCK
INDIVIDUALLY AND AS TRUSTEES OF THE WILLIAM P BOWERSOCK
AND C LYNNE BOWERSOCK 1995 TRUST

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.



Karen Creel
NOTARY SIGNATURE

Karen Creel
(Typed Name of Notary)

NOTARY SEAL

NOTARY PUBLIC:
MY COMMISSION EXPIRES: 1-11-2010

LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

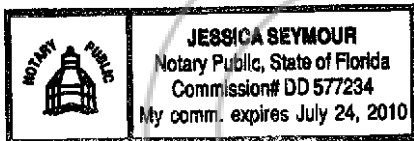
On this 24TH day of AUGUST before me, the undersigned Notary Public,
personally appeared JENNIFER NICKS
and known to me to be the LOAN OFFICER

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: Jessica Seymour
Notary Public in and for the State of:
FLORIDA

Residing at: 9000 SOUTHSIDE BLVD, BLD 700
JACKSONVILLE, FL 32256

My commission expires: _____



APN#: _____

Recording Requested by:

Name: Bank of America, NA

Address: 100 North Tryon Street

City/State/Zip: Charlotte, NC 28255

Loan Number: 68181000753399

Mail Tax Statements to:

Name: WILLIAM P BOWERSOCK

Address: P.O. BOX 411

City/State/Zip: GENOA, NV 89411

Please complete Affirmation Statement below:

I the undersigned hereby affirm that this document 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 this document submitted for recording contains the social security number of a person or persons as required by law: _____

(State specific law)

MLO POST CLOSING SPECIALIST

Signature (Print name under signature)

Title

ANISA POLJA

(HOME Equity Line of Credit)

WILLIAM P BOWERSOCK/995071441326480

NEVADA COVER PAGE
NVCP BOA 12/20/06

DocMagic *CP* Portals 800-649-1362
www.docmagic.com



H194FTHC

SCHEDULE A

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

PARCEL I

LOT 19, BLOCK B, AS SAID LOT AND BLOCK IS SET FORTH ON THE FINAL MAP OF GENOA LAKES PHASE 2, A PLANNED UNIT DEVELOPMENT, RECORDED JUNE 2, 1994, IN THE OFFICIAL RECORD OF DOUGLAS COUNTY, NEVADA, AS DOCUMENT NUMBER 338683.

PARCEL II

THAT CERTAIN EXCLUSIVE USE AND LANDSCAPE EASEMENT DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWESTERLY CORNER OF UNIT 19, AS SHOWN ON THE FINAL MAP FOR GENOA LAKES PHASE 2, PLANNED UNIT DEVELOPMENT, DOCUMENT NO. 338683 OF THE DOUGLAS COUNTY RECORDER'S OFFICE, SAID POINT BEARS SOUTH 21°09'32" WEST, 84.34 FEET FROM TIE POINT 'B', AS SHOWN ON THE GENOA LAKES PHASE 2 FINAL MAP; THENCE SOUTH 33°44'32" EAST, ALONG THE WESTERLY LINE OF SAID UNIT 19, 56.33 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 33°44'32" EAST, 44.76 FEET TO A POINT ON THE EASTERLY BOUNDARY LINE OF SAID GENOA LAKES PHASE 2 FINAL MAP; THENCE NORTH 54°28'53" EAST, ALONG SAID EASTERLY BOUNDARY LINE 60.19 FEET; THENCE NORTH 24°44'35" EAST, CONTINUING ALONG SAID EASTERLY BOUNDARY LINE, 53.23 FEET; THENCE NORTH 62°16'58" WEST, 34.45 FEET TO THE SOUTHEASTERLY CORNER OF UNIT 18 OF SAID GENOA LAKES PHASE 2 FINAL MAP, THENCE NORTH 62°16'58" WEST, ALONG THE SOUTHERLY LINE OF SAID UNIT 18, 35.83 FEET; THENCE SOUTH 27°43'02" WEST, 9.07 FEET; THENCE SOUTH 56°15'28" WEST, 9.00 FEET TO A POINT ON THE EASTERLY LINE OF SAID UNIT 19; THENCE ALONG THE EASTERLY AND SOUTHERLY BOUNDARY LINE OF SAID UNIT 19 THE FOLLOWING 8 COURSES:

1. SOUTH 33°44'32" EAST, 64.00 FEET;
2. SOUTH 56°15'28" WEST, 2.33 FEET;
3. SOUTH 33°44'32" EAST, 2.00 FEET;
4. SOUTH 56°15'28" WEST, 12.50 FEET;
5. NORTH 33°44'32" WEST, 2.00 FEET;
6. SOUTH 56°15'28" WEST, 2.33 FEET;
7. NORTH 33°44'32" WEST, 21.67 FEET;
8. SOUTH 56°15'28" WEST, 37.83 FEET TO THE TRUE POINT OF BEGINNING.

PARCEL ID: 17-381-04

PROPERTY ADDRESS: 319 GENOA SPRINGS DRIVE