

APN# 122072-210-180

DOC # **0710959**
10/11/2007 01:23 PM Deputy: GB
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

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 5 Fee: 18.00
BK-1007 PG- 3192 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 STATEMENT
~~DEED OF TRUST~~
(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)

Teresa DE/RECORDING REVIEW ASSOC.
Signature Title

Teresa Mengsh
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)

RECORDING REQUESTED BY AND



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

Kruger, Joel L

Loan Number: 68181002830499

PN# : 1220-22-210-180

1

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 25th day of AUGUST, 2007, between JOEL L KRUGER, LYNETTE M KRUGER

("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 9, 2003 and recorded in Book or Liber 1103, at page(s) 1928, instrument or document number 0595927, 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 1404 HONEYBEE LN., GARDNERVILLE, NEVADA 89460

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 \$ 25,000.00 to \$ 50,000.00. The maturity date described in the Security Instrument is changed to AUGUST 25, 2032

JOEL L KRUGER/995072332159080
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07


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BK- 1007
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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.



JOEL L. KRUGER (Seal)
-Borrower



LYNETTE M. KRUGER (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

**LENDER:
BANK OF AMERICA, N.A.**

X _____
Authorized Officer

(Space Below This Line For Acknowledgment)

State of _____)
County of DOUGLAS) ss.

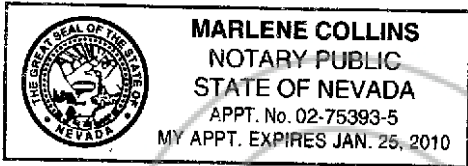
On 25 Aug 07 before me,

Marlene Collins (Notary Public)

personally appeared JOEL L KRUGER, LYNETTE M KRUGER

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.



[Signature]
NOTARY SIGNATURE

Marlene Collins
(Typed Name of Notary)

NOTARY SEAL

H239FVH5

SCHEDULE A

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

LOT 58 OF GARDNERVILLE RANCHOS, UNIT 6, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 05/29/1973, AS DOCUMENT NO. 66512.

PROPERTY ADDRESS: 1404 HONEYBEE LANE

ASSESSOR'S PARCEL NO. 1220-22-210-180

