

Parcel # 420-27-701-014
RECORDING REQUESTED BY AND

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-1107 PG- 0273 RPT: 0.00



✓ Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

Schachtely, Alan T

Loan Number: 68181004887699



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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 9th day of OCTOBER 2007 between ALAN T SCHACHTELY, KATRINA K SCHACHTELY

("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 11, 2005 and recorded in Book or Liber 705 at page(s) 12011 instrument or document number 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 1522 WEST HIGH POINT COURT, MINDEN, NEVADA 89423

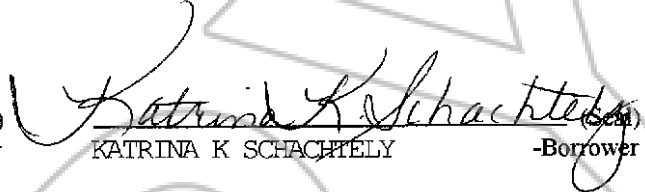
the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$ 150,000.00 The maturity date described in the Security Instrument is changed to OCTOBER 9, 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.


ALAN T SCHACHTELY

(Seal)
-Borrower


KATRINA K SCHACHTELY

(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]

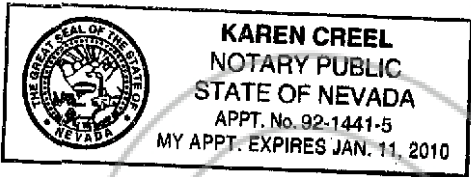
State of NV)
County of DOUGLAS) ss.

On Oct 9-07 before me, Karen Creel

personally appeared ALAN T SCHACHTELY, KATRINA K SCHACHTELY

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

LENDER ACKNOWLEDGMENT

State of NV)
County of Douglas) ss.

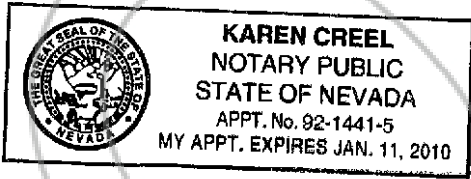
On this 9 day of Oct 2007 before me, the undersigned Notary Public,
personally appeared Marlene Collins
and known to me to be the Personal Banker

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: Karen Creel
Notary Public in and for the State of:
NV

Residing at: 10400 Hwy 395
Minden NV

My commission expires: 1-11-2010



H282FRSN

SCHEDULE A

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

PARCEL 4D-1C AS SET FORTH ON THAT CERTAIN PARCEL MAP LDA#99-006 FOR RAYMOND
M. SMITH TRUST, A DIVISION OF REVISED PARCEL 4D-1 PER RECORD OF SURVEY
SUPPORTING A BOUNDARY LINE ADJUSTMENT RECORDED AS DOC. NO. 458377, FILED
FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE
OF NEVADA ON JULY 28, 1999 AS DOCUMENT NO. 473281.

BEING THE SAME PREMISES CONVEYED IN A DEED RECORDED 04/16/2001, IN BOOK 401,
PAGE 4113, IN DOC NO. 512444.

PARCEL ID: 1420-27-701-014

PROPERTY KNOWN AS: 1522 W HIGH POINTE COURT