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DOC # 0712780
11/08/2007 02:58 PM Deputy: SD
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Parcel # 1221-06-001-026
RECORDING REQUESTED BY AND

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-1107 PG-2433 RPIT: 0.00



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

✓ Rasmisel, Roger S

Loan Number: 68181003012199



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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 17th day of OCTOBER 2007, between ROGER S RUSMISEL, MARGARET R RUSMISEL

("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 JANUARY 16, 2004 and recorded in Book or Liber and page(s) instrument or document number 0603624 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 2162 MEL DR, GARDNERVILLE, NEVADA 89410-6159

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 \$125,000.00 . The maturity date described in the Security Instrument is changed to OCTOBER 17, 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.



ROGER S RUSMISEL (Seal)
-Borrower



MARGARET R RUSMISEL (Seal)
-Borrower

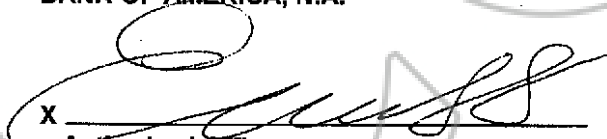
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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

X 
Authorized Officer

[Space Below This Line For Acknowledgment]

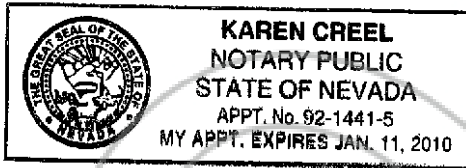
State of NV)
County of DOUGLAS) ss.

On Oct. 17, 2007 before me, Karen Creel, Notary Public

personally appeared ROGER S RUSMISEL, MARGARET R RUSMISEL

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

Karen Creel
NOTARY SIGNATURE

Karen Creel
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

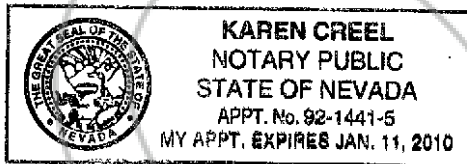
State of NV)
County of Douglas) ss.

On this 17 day of Oct 07, before me, the undersigned Notary Public,
personally appeared E Webb,
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 Residing at: 1372 Hastings
Notary Public in and for the State of: Gardnerville NV
NV 89410

My commission expires: 1-11-2010



H290FHCR

SCHEDULE A

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

LOT 27 OF FISH SPRINGS ESTATES, ACCORDING TO THE MAP THEREOF, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 08/30/1973, AS DOCUMENT NO. 68451.

PROPERTY ADDRESS: 2162 MEL DRIVE

ASSESSOR'S PARCEL NO. 1221-06-001-026