

OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 6 Fee: 19.00
BK-1107 PG- 3942 RPTT: 0.00



(for Recorder's use only)

APN# 1219-03-001-042

Recording Requested by:

Name: BANK OF AMERICA
Address: 9000 SOUTHSIDE BLVD.
City/State/Zip: JACKSONVILLE, FL 32256

When Recorded Mail to:

Name: UNITED GENERAL TITLE INS./ FISERV
Address: FISERV- P.O. BOX 2590
City/State/Zip: CHICAGO, IL 60690

MODIFICATION OF SECURITY INSTRUMENT

(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 personal information 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 personal information of a person or persons as required by law:

(State specific law)

Brent Brown DE/ RECORDING REVIEW ASSOC.
Signature Title

BRENT BROWN
Printed Name

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:



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

Kahler, Daniel M M

Loan Number: 68189000520699

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 23rd day of OCTOBER, 2007, between DANIEL M M KAHLER, JUDY M M KAHLER

("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 AUGUST 15, 2006 and recorded in Book or Liber 1006, at page(s) 1420, instrument or document number 0685791, 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 236 PEACH CT, GARDENVALE, 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 \$ 124,000.00 to \$175,000.00. The maturity date described in the Security Instrument is changed to OCTOBER 23, 2032

DANIEL M M KAHLER/995072771807550

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page 1 of 4

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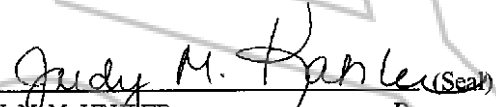
BK- 1107
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0713115 Page: 2 Of 6 11/15/2007

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.



DANIEL M M KAHLER (Seal)
-Borrower



JUDY M M KAHLER (Seal)
-Borrower

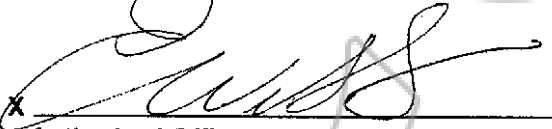
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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



Authorized Officer
ELLIE WEBB

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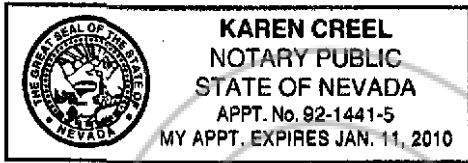
State of NV)
) ss.
County of DOUGLAS)

On 10-23-07 before me, Karen Creel, NOTARY PUBLIC

personally appeared DANIEL M M KAHLER, JUDY M M KAHLER

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 23 day of Oct 07 before me, the undersigned Notary Public,

personally appeared Ellie Webb,

and known to me to be the 10-2307 Personal Banker

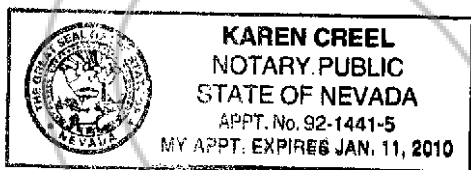
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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: 11646 Hwy 395
Minden NV
89423

Notary Public in and for the State of:
NV

My commission expires: 1-11-2010



H296FJHT

SCHEDULE A

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

SITUATE IN THE WEST 1/2 OF SECTION 3, TOWNSHIP 12 NORTH, RANGE 19 EAST, M.D.B &M.,

MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 1-B, AS SET FORTH ON PARCEL MAP #4 FOR COLDWELL BANKER ITILDO, INC., FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, OCTOBER 20, 1992, IN BOOK 1092, PAGE 3274 AS DOCUMENT NO. 291152 OF OFFICIAL RECORDS. BEING THE SAME PREMISES CONVEYED IN A DEED RECORDED 09/11/2003, IN BOOK 903,

PAGE 5579, IN DOC NO. 589614.

PARCEL ID: 1219-03-001-042

PROPERTY KNOWN AS: 236 PEACH COURT

