

Parcel # 1380-33-716-033
RECORDING REQUESTED BY AND

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-1207 PG- 2749 RPTT: 0.00



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

1

Rothfusz, Nyls G

Loan Number: 68181005628499

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 23rd day of NOVEMBER, 2007, between NYLS G ROTHFUSZ, DAWN R CALDWELL

("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 6, 2006 and recorded in Book or Liber 106 at page(s) 7034, instrument or document number 0666170 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 1366 GUINNESS WAY, GARDNERVILLE, NEVADA 89410-5888

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 \$ 75,000.00 to \$100,000.00. The maturity date described in the Security Instrument is changed to NOVEMBER 23, 2032

NYLS G ROTHFUSZ/995073031144210

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

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.



NYLS G ROTHFUSZ (Seal)
-Borrower



DAWN R CALDWELL (Seal)
-Borrower

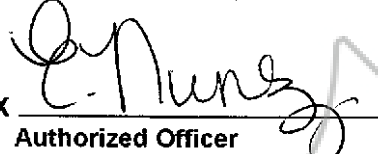
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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


x _____
Authorized Officer

NYLS G ROTHFUSZ/995073031144210
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

[Space Below This Line For Acknowledgment]

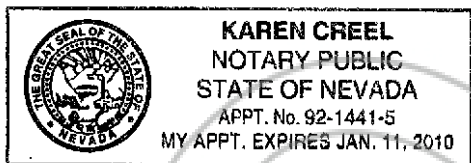
State of NV)
County of DOUGLAS) ss.

On 11-23-07 before me, Karen Creel

personally appeared NYLS G ROTHFUSZ, DAWN R CALDWELL

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 Nov 07 before me, the undersigned Notary Public,
personally appeared Emily Nunez
and known to me to be the Service Manager

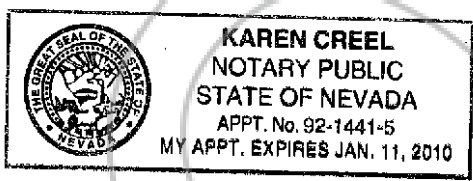
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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: [Signature]

Residing at: 1372 Hastings
Gardnerville NV
89410

Notary Public in and for the State of:
NV

My commission expires: 1-11-2010



H327FM4V

SCHEDULE A

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

LOT 33, BLOCK B, AS SET FORTH ON FINAL SUBDIVISION MAP NO. 1006 - 8 FOR CHICHESTER ESTATES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 06/12/2001, IN BOOK 0601, PAGE 2589, AS DOCUMENT NO. 516199.

PROPERTY ADDRESS: 1366 GUINNESS WAY

ASSESSOR'S PARCEL NO. 1320-33-716-033