

OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 6 Fee: 19.00  
BK-1207 PG- 2785 RPTT: 0.00



( for Recorder's use only )

APN# 220-22-110-070

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)

M. Guzman DE/ RECORDING REVIEW ASSOC.  
Signature Title

Mahogany Guzman  
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)



Koerner, Jeanne B

Loan Number: 68181003713799

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

[Space Above This Line For Recording Data]

## MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 26th day of NOVEMBER 2007, between JEANNE B KOERNER, JOHN M KOERNER

("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 30, 2004 and recorded in Book or Liber 0904 at page(s) 04027, 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 733 MAMMOTH WAY, GARDNERVILLE, NEVADA 89460-8149

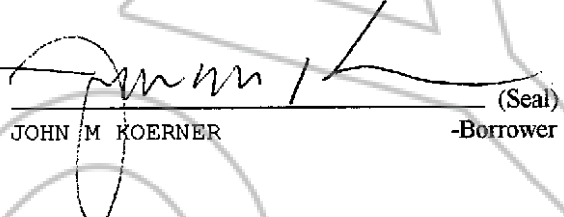
the real property described being set forth as follows:  
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

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 26, 2032

JEANNE B KOERNER/995073201556590  
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.

  
\_\_\_\_\_  
JEANNE B KOERNER (Seal)  
-Borrower

  
\_\_\_\_\_  
JOHN M KOERNER (Seal)  
-Borrower

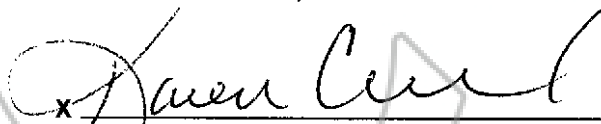
\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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

  
x \_\_\_\_\_  
Authorized Officer  
Karen Creed

JEANNE B KOERNER/995073201556590  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

[Space Below This Line For Acknowledgment]

State of Nevada )  
 ) ss.  
County of DOUGLAS )

On 26 Nov 2007 before me, Marlene Collins, <sup>NOTARY</sup> PUBLIC

personally appeared JEANNE B KOERNER, JOHN M KOERNER

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

Marlene Collins  
NOTARY SIGNATURE

Marlene Collins  
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of Nevada )  
County of Douglas ) ss.

On this 26 day of Nov 2007 before me, the undersigned Notary Public,  
personally appeared Karen Creel  
and known to me to be the \_\_\_\_\_

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: Marlene Collins  
Notary Public in and for the State of:  
Nevada

Residing at: 11646 Hwy 395  
Minden NV 89423

My commission expires: 25 Jan 2010



H330F190

**SCHEDULE A**

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

LOT 146, AS SHOWN ON THE OFFICIAL MAP OF GARDNERVILLE RANCHOS NO. 5, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 11/04/1970, AS DOCUMENT NO. 50056.

PROPERTY ADDRESS: 733 MAMMOTH WAY

ASSESSOR'S PARCEL NO. 1220-22-110-070