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DOC # 0715636
01/03/2008 03:34 PM Deputy: SD
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

Dorel # K80-07-210-16
RECORDING REQUESTED BY AND

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0108 PG- 0421 RPTT: 0.00



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

Mogab, Ron
Loan Number: 68181001941399



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Deed of Trust
MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

Deed of Trust

This Modification of Security Instrument ("Modification"), made this 21st day of NOVEMBER, 2007, between RON MOGAB, LORI MOGAB, RONALD MOGAB Trustee of the THE RONALD JOSEPH MOGAB AND LORIANNE GAIL PETE MOGAB REVOCABLE TRUST, LORIANNE MOGAB Trustee of the THE RONALD JOSEPH MOGAB AND LORIANNE GAIL PETE MOGAB REVOCABLE TRUST ("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 APRIL 30, 2002 and recorded in Book or Liber 0103, at page(s) 08525, instrument or document number 0564713, 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 805 PAWNEE ST, CARSON CITY, NEVADA 89705-6939

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

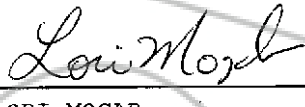
The Principal amount secured by the Security Instrument is changing from \$ 281,000.00 to \$ 382,400.00. The maturity date described in the Security Instrument is changed to NOVEMBER 21, 2032

RON MOGAB/995073111254570
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

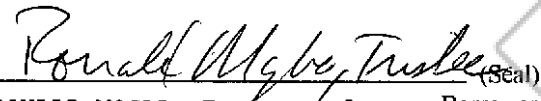
CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement 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.



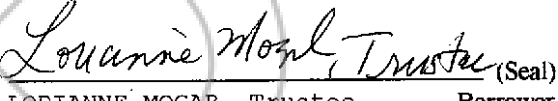
RON MOGAB (Seal)
-Borrower



LORI MOGAB (Seal)
-Borrower



RONALD MOGAB, Trustee of (Seal)
the THE RONALD JOSEPH MOGAB
AND LORIANNE GAIL PETE MOGAB
REVOCABLE TRUST -Borrower

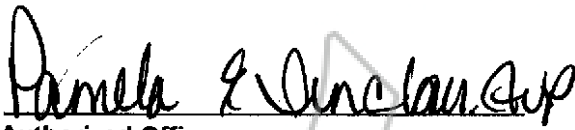


LORIANNE MOGAB, Trustee (Seal)
of the THE RONALD JOSEPH
MOGAB AND LORIANNE GAIL PETE
MOGAB REVOCABLE TRUST -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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

x 

Authorized Officer
Pamela E. Sinclair, AVP

RON MOGAB/995073111254570
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

[Space Below This Line For Acknowledgment]

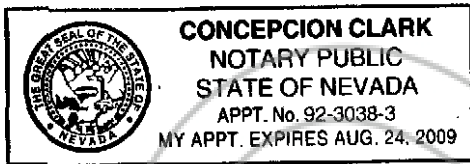
State of NEVADA)
) ss.
County of DOUGLAS)

On 11-21-07 before me, Concepcion M. Clark

personally appeared RON MOGAB, LORI MOGAB, RONALD MOGAB Trustee of the THE RONALD JOSEPH MOGAB AND LORIANNE GAIL PETE MOGAB REVOCABLE TRUST, LORIANNE MOGAB Trustee of the THE RONALD JOSEPH MOGAB AND LORIANNE GAIL PETE MOGAB REVOCABLE TRUST

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

Concepcion M. Clark
NOTARY SIGNATURE

Concepcion M. Clark
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of FLORIDA)

County of DUVAL) ss.

On this 3rd day of December, 2007 before me, the undersigned Notary Public,

personally appeared PAMELA E. SINCLAIR

and known to me to be the AVP

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: Jessica M. Joy
JESSICA M. JOY
Notary Public in and for the State of
FLORIDA

Residing at: JACKSONVILLE, FL

My commission expires: 05/22/2009

NOTARY PUBLIC-STATE OF FLORIDA
Jessica M. Joy
Commission # DD431569
Expires: MAY 22, 2009
Bonded Thru Atlantic Bonding Co., Inc.

H327D718

SCHEDULE A

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

LOT 2 OF VALLEY VIEW SUBDIVISION, UNIT 3, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 09/28/1964, IN BOOK 27, PAGE 47, AS DOCUMENT NO. 26188.

PROPERTY ADDRESS: 805 PAWNEE STREET

ASSESSOR'S PARCEL NO. 1420-07-210-006