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DOC # 0718041  
02/14/2008 02:51 PM Deputy: SD

OFFICIAL RECORD

Requested By:  
FISERV LENDING SOLUTIONS

Douglas County - NV  
Werner Christen - Recorder

Page: 1 Of 6 Fee: 19.00  
BK-0208 PG- 3139 RPTT: 0.00



(for Recorder's use only)

APN# 122009416005

**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)

Morgan  
Signature

DE/ RECORDING REVIEW ASSOC.

Title

Morgan 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)



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

Obrien, Stephen J

Loan Number: 68181004675699

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

This Modification of Security Instrument ("Modification"), made this 29th day of NOVEMBER 2007, between STEPHEN J OBRIEN, JANET A O'BRIEN, INDIVIDUALLY AND AS TRUSTEES OF THE STEPHEN J OBRIEN AND JANET A OBRIEN REVOCABLE TRUST DATED 2/21/07 ("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 26, 2005 and recorded in Book or Liber at page(s) \_\_\_\_\_, instrument or document number 0646235 of the Land \_\_\_\_\_, Records of DOUGLAS, NEVADA [Name of Records] [County and State, or other Jurisdiction]

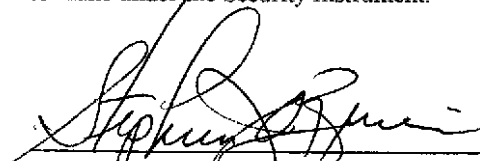
and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1268 SIERRA VISTA DR, GARDENERVILLE, NEVADA 89460

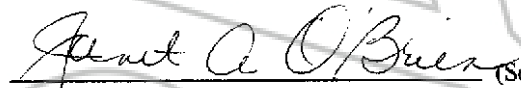
the real property described being set forth as follows:  
 SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 50,000.00 to \$ 85,210.00. The maturity date described in the Security Instrument is changed to NOVEMBER 29, 2032

STEPHEN J OBRIEN/995073271957560  
 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.

  
\_\_\_\_\_  
STEPHEN J O'BRIEN -Borrower (Seal)  
INDIVIDUALLY AND AS TRUSTEE OF THE  
STEPHEN J O'BRIEN AND JANET A O'BRIEN  
REVOCABLE TRUST DATED 2/21/07

  
\_\_\_\_\_  
JANET A O'BRIEN -Borrower (Seal)  
INDIVIDUALLY AND AS TRUSTEE OF THE  
STEPHEN J O'BRIEN AND JANET A O'BRIEN  
REVOCABLE TRUST DATED 2/21/07



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

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

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

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

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

x   
\_\_\_\_\_  
Authorized Officer  


STEPHEN J O'BRIEN/995073271957560  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

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BK- 0208  
PG- 3141

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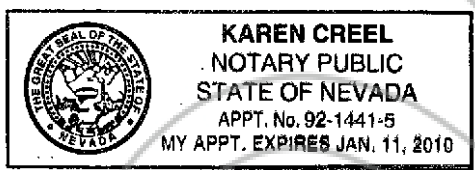
State of NV )  
County of DOUGLAS ) ss.

On 11-29-07 before me, Karen Creel

personally appeared STEPHEN J OBRIEN, JANET A O'BRIEN

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.



Karen Creel  
NOTARY SIGNATURE

Karen Creel  
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of NV )  
County of Douglas ) ss.

On this 29 day of Nov 07, before me, the undersigned Notary Public,

personally appeared Denise Edmanson

and known to me to be the Asst-Manager

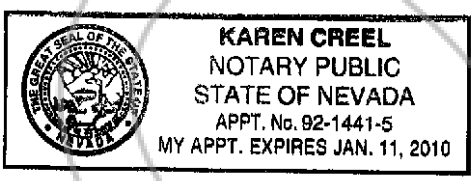
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and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

Residing at: 1372 Hastings  
Gardnerville NV

Notary Public in and for the State of:  
NV

My commission expires: 1-11-2010



H333FSVT

**SCHEDULE A**

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

LOT 4, BLOCK 1 OF SILVERRANCH, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, IN BOOK 602, PAGE 2203. Doc # 544102

PROPERTY ADDRESS: 1268 SIERRA VISTA DRIVE

ASSESSOR'S PARCEL NO. 122009416005