

APN: 1220-22-310-159

Recording Requested By:
Bank of America, NA

c (5)

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0308 PG- 5399 RPTT: 0.00



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



Loan Number: 68181003563899

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 2nd day of FEBRUARY, 2008, between WILLIAM K SIMON, SANDRA K SIMON

("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 JULY 21, 2004 and recorded in Book or Liber 704 at page(s) 12924, instrument or document number 0620114 of the Land, Records of DOUGLAS, NEVADA [Name of Records] [County and State, or other Jurisdiction]

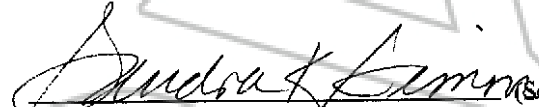
and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1454 PATRICIA DR, GARDNERVILLE, NEVADA 89460-8244

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 \$ 25,000.00 to \$ 50,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 2, 2033

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.


WILLIAM K SIMON (Seal)
-Borrower


SANDRA K SIMON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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

x 
Authorized Officer

WILLIAM K SIMON/995080292037130
MODIFICATION OF SECURITY INSTRUMENT
MSIPP. BOA 03/28/07

[Space Below This Line For Acknowledgment]

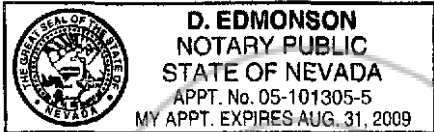
State of Nevada)
) ss.
County of DOUGLAS)

On February 2, 2008 before me, D. Edmonson

personally appeared WILLIAM K SIMON, SANDRA K SIMON

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.



D. Edmonson
NOTARY SIGNATURE

D. Edmonson
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of Nevada)
County of Douglas) ss.

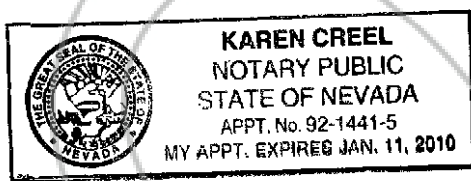
On this 2 day of February 2008, before me, the undersigned Notary Public,
personally appeared R. Edmonson
and known to me to be the Assistant manager

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]
Notary Public in and for the State of:
NV

Residing at: 1372 Hastings
Gardnerville NV
89410

My commission expires: 1-11-2010



I030FFS1

SCHEDULE A

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

LOT 779 OF GARDNERVILLE RANCHOS 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA.

PROPERTY ADDRESS: 1454 PATRICIA DR

ASSESSOR'S PARCEL NO. 1220-22-310-159