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DOC # 0723056  
05/12/2008 01:24 PM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS INC

APN: ~~05-044-08~~ 1318-03-212-0860

Recording Requested By:  
Bank of America, NA

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 5 Fee: 18.00  
BK-0508 PG- 2548 RPTT: 0.00



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

KOMOROWSKI, GREG E

Loan Number: 68181001933099



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

This Modification of Security Instrument ("Modification"), made this 28th day of APRIL 2008, between GREG E KOMOROWSKI, CRIS L KOMOROWSKI

("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 25, 2002 and recorded in Book or Liber 0502, at page(s) 01344, 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 155 WILLOW DR, ZEPHYR COVE, NEVADA 89448


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 \$ 100,000.00 to \$ 200,000.00. The maturity date described in the Security Instrument is changed to APRIL 28, 2033

GREG E KOMOROWSKI/995081121419080

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.

  
GREG E KOMOROWSKI (Seal)  
-Borrower

  
CRIS L KOMOROWSKI (Seal)  
-Borrower

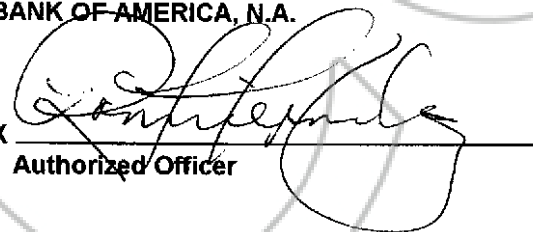
\_\_\_\_\_  
(Seal)  
-Borrower

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

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(Seal)  
-Borrower

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(Seal)  
-Borrower


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

X   
Authorized Officer

GREG E KOMOROWSKI/995081121419080  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

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www.docmagic.com

  
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PG- 2549  
05/12/2008

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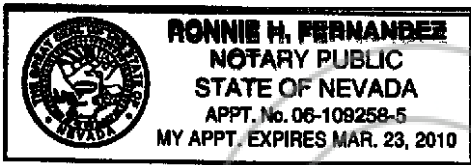
State of NEVADA )  
County of DOUGLAS ) ss.

On APRIL 28, 2008 before me, RONNIE FERNANDEZ

personally appeared GREG E KOMOROWSKI, CRIS L KOMOROWSKI

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

[Handwritten Signature]  
NOTARY SIGNATURE

RONNIE FERNANDEZ  
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of NEVADA )  
County of DOUGLAS ) ss.

On this 28<sup>TH</sup> day of APRIL, 2008 before me, the undersigned Notary Public,  
personally appeared RONNIE FERNANDEZ  
and known to me to be the PERSONAL BANKER

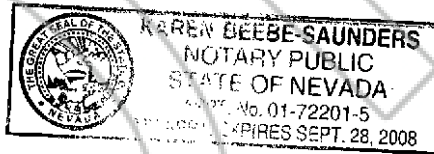
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and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

Residing at: 276 KINGSBURY GR.  
STATELINE, NV 89449

Notary Public in and for the State of:  
NEVADA

My commission expires: 9-28-08



1113FFZC

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF DOUGLAS AND STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 226, AS SHOWN ON THE MAP OF SKYLAND SUBDIVISION NO. 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON FEBRUARY 24, 1960 IN BOOK 1, PAGE 450, DOCUMENT NO. 15653.

PARCEL ID: 05-044-08

PROPERTY ADDRESS: 155 WILLOW DR

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PR

PR

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PR

PR

1113FFZ

