

18

DOC # 0723703
05/21/2008 02:34 PM Deputy: SD
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS INC

Recording Requested By:
Bank of America, NA

And After Recording Return To:



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

-04-21

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-0508 PG- 5313 RPTT: 0.00



MCKENZIE, MICHAEL S

APN: 1420-07-117-036

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MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

18.00

This Modification of Security Instrument ("Modification"), made this 4th day of APRIL, 2008, between MICHAEL S MCKENZIE

("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 NOVEMBER 9, 2004 and recorded in Book or Liber at page(s) , instrument or document number 0633224 of the Land , Records of DOUGLAS, NEVADA [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 851 VALLEY VISTA DR, CARSON CITY, NEVADA 89705-6947

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 \$ 61,000.00 to \$ 74,000.00 . The maturity date described in the Security Instrument is changed to APRIL 4, 2033

MICHAEL S MCKENZIE/995080782012010

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.


MICHAEL S MCKENZIE (Seal)
-Borrower

(Seal)
-Borrower

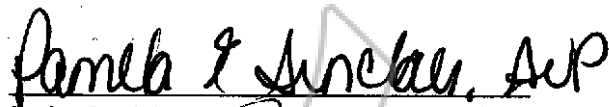
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower


LENDER:
BANK OF AMERICA, N.A.

x 
Authorized Officer
Pamela E. Sinclair, AVP

MICHAEL S MCKENZIE/995080782012010
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page 2 of 4

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0723703 Page: 2 Of 5 05/21/2008
BK- 0508
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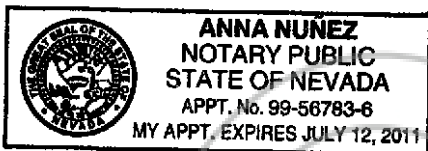
State of Nevada)
) ss.
County of DOUGLAS Elko)

On April 4, 2008 before me, Anna M. Nuñez

personally appeared MICHAEL S MCKENZIE

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.



Anna M. Nuñez
NOTARY SIGNATURE

Anna M. Nuñez
(Typed Name of Notary)

NOTARY SEAL

MICHAEL S MCKENZIE/995080782012010
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07



LENDER ACKNOWLEDGMENT

State of FLORIDA)

County of DUVAL) ss.

On this 13th day of April, 2008 before me, the undersigned Notary Public,

personally appeared PAMELA E. SINCLAIR

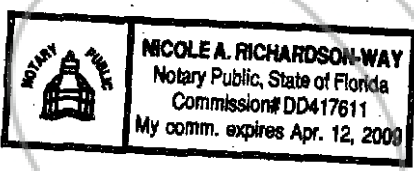
and known to me to be the AVP

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: [Signature]
NICOLE A. RICHARDSON-WAY
Notary Public in and for the State of:
FLORIDA

Residing at: JACKSONVILLE, FLORIDA 32256

My commission expires: 04/12/2009



I079FBT5

SCHEDULE A

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

LOT H2 OF VALLEY VISTA ESTATES, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, IN BOOK 901, PAGE 5362.

PROPERTY ADDRESS: 851 VALLEY VISTA DR

ASSESSOR'S PARCEL NO. 1420-07-117-036