

18-

DOC # 0724386  
06/02/2008 04:18 PM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
FISERV LENDING SOLUTIONS INC

Recording Requested By:  
Bank of America, NA  
APN:  
1319-18312-001

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 5 Fee: 18.00  
BK-0608 PG- 419 RPTT: 0.00



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



1

Loan Number: 68189000170199

[Space Above This Line For Recording Data]

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

This Modification of Security Instrument ("Modification"), made this 13th day of MAY 2008, between RAYMOND C RAMOS

("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 MAY 15, 2006 and recorded in Book or Liber 0706 at page(s) 8473, instrument or document number of the Land. Records of DOUGLAS, NEVADA [Name of Records] [County and State, or other Jurisdiction]

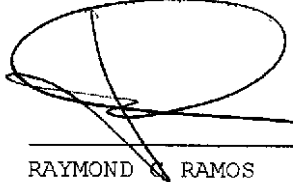
and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 381 MARYANNE DR, ZEPHYR COVE, NEVADA 89449

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 \$ 250,000.00 to \$ 350,000.00. The maturity date described in the Security Instrument is changed to MAY 13, 2033

RAYMOND C RAMOS/995081131625060  
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.



\_\_\_\_\_  
RAYMOND C. RAMOS (Seal)  
-Borrower

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

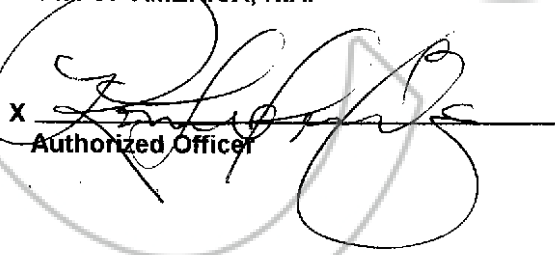
\_\_\_\_\_  
(Seal)  
-Borrower

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

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

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

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

X   
Authorized Officer

\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

State of NEVADA )

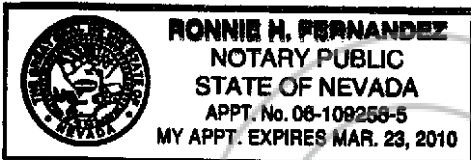
County of DOUGLAS ) ss.

On MAY 13, 2008 before me, RONNIE FERNANDEZ

personally appeared RAYMOND C RAMOS

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 13th day of May 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.

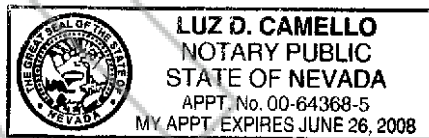
By: [Signature]

Residing at: 276 Kingsbury Grade

Notary Public in and for the State of: NEVADA

Stateline NV  
89449

My commission expires: 6-26-08



I116F510

## SCHEDULE A

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

LOT 63 OF KINGSBURY VILLAGE NO. 5, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON 09/07/1966, AS DOCUMENT NO. 33786.

PROPERTY ADDRESS: 381 MARYANNE DR

ASSESSOR'S PARCEL NO. 1319-18-312-004