

APN
1420-18-214044
Recording Requested By:
BANK OF AMERICA, N.A.
Consumer Post Closing Review FL9-700-04-21
9000 Southside Blvd., Bld. 700
Jacksonville, Florida 32256

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-0608 PG- 5190 RPTT: 0.00



✓ Record and Return To:
Fiserv Lending Solutions
Fiserv - P.O. BOX 2590
Chicago, IL 60690

21



Loan Number: 68189002002499

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 6th day of JUNE 2008, between NANETTE TRACY, NANETTE TRACY Trustee of the NANETTE TRACY LIVING TRUST ("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 FEBRUARY 13, 2008 and recorded in Book or Liber at page(s) _____, 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 853 COLOMA DR, CARSON CITY, NEVADA 89705

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 \$ 75,000.00 to \$110,000.00. The maturity date described in the Security Instrument is changed to JUNE 6, 2033

NANETTE TRACY/995081231603510
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

Loan # 68189002002499

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.

N. Tracy (Seal)
NANETTE TRACY -Borrower

N. Tracy (Seal)
NANETTE TRACY, Trustee
of the NANETTE TRACY LIVING
TRUST -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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

x *Denise Edmondson*
Authorized Officer Signature

x Denise Edmondson
Print Authorized Officer Name

NANETTE TRACY/995081231603510
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0725428 Page: 2 Of 5 06/19/2008
BK- 0608
PG- 5191

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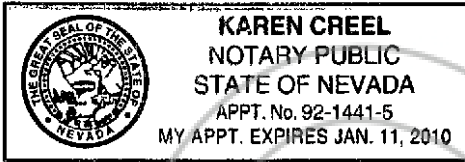
State of NV)
) ss.
County of DOUGLAS)

On 6-6-08 before me, Karen Creel

personally appeared NANETTE TRACY, NANETTE TRACY Trustee of the NANETTE TRACY LIVING TRUST

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

Karen Creel
NOTARY SIGNATURE

Karen Creel
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of NV)
County of Douglas) ss.

On this 6 day of June 08, before me, the undersigned Notary Public,

personally appeared Denise Edmanson
Authorized Officer

and known to me to be the Asst. Manager
Authorized Officer Title

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.

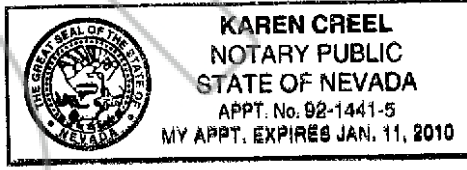
Karen Creel
Notary Public in and for the State of:
NV

Residing at: 1372 Hastings
Gville NV 89410

My commission expires: 1-11-2010
Expiration Date

By: Karen Creel
Notary Signature

Karen Creel
Print Notary Name



I126FKZ3

SCHEDULE A

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

LOT 23, BLOCK A OF SILVERADO HEIGHTS, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA.

PROPERTY ADDRESS: 853 COLOMA DR

ASSESSOR'S PARCEL NO. 1420-18-214-044