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DOC # 0761107
03/29/2010 12:53 PM Deputy: DW
OFFICIAL RECORD
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FISERV

Recording Requested By:
BANK OF AMERICA, N.A.
ReconTrust, Co. N.A., FL9-700-04-21
9000 Southside Blvd., Bldg. 700
Jacksonville, Florida 32256

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0310 PG- 6519 RPTT: 0.00

And After Recording Return To:



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

WALTER, ARIANE S

APN: 1221-19-001-002



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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 2nd day of MARCH, 2010, between MICHAEL W WALTER, ARIANE S WALTER, M. WALTER Trustee of the WALTER LIVING TRUST DATED MAY 8, 2002, A. S. WALTER Trustee of the WALTER LIVING TRUST DATED MAY 8, 2002 ("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 JANUARY 25, 2007 and recorded in Book or Liber 0307, at page(s) 2684, instrument or document number 0696687, 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 770 BUCKSKIN LN, GARDNERVILLE, NEVADA 89410-6803

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 \$ 150,000.00 to \$ 200,000.00. The maturity date described in the Security Instrument is changed to MARCH 2, 2035

MICHAEL W WALTER/995093622019560
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 06/23/09



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 W. Walter (Seal)
MICHAEL W WALTER -Borrower

Ariane S. Walter (Seal)
ARIANE S WALTER -Borrower

M. Walter (Seal)
M. WALTER, Trustee of -Borrower
the WALTER LIVING TRUST DATED
MAY 8, 2002

A.S. Walter (Seal)
A. S. WALTER, Trustee -Borrower
of the WALTER LIVING TRUST
DATED MAY 8, 2002

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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

X Beulah L. Dore
Authorized Officer Signature

X Beulah L. Dore
Print Authorized Officer Name



[Space Below This Line For Acknowledgment]

State of NEVADA)

County of DOUGLAS)

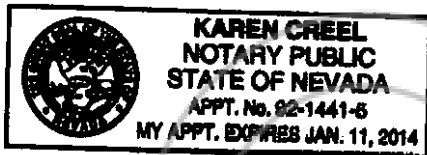
) ss.

On 3-2-10 before me, Karen Creel

personally appeared MICHAEL W WALTER, ARIANE S WALTER, M. WALTER Trustee
of the WALTER LIVING TRUST DATED MAY 8, 2002, A. S. WALTER
Trustee of the WALTER LIVING TRUST DATED MAY 8, 2002

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 Florida)
County of Duval) ss.

On this 8th day of March 2010 before me, the undersigned Notary Public,

personally appeared Beulah L. Dore
Authorized Officer

and known to me to be the Officer of Bank of America
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.

Notary Public in and for the State of:
Florida

Residing at: Bank of America
9000 Southside Blvd., Bldg. 700
Jacksonville, FL 32256

My commission expires: 1-28-2011
Expiration Date

By: Shirley Chisholm
Notary Signature



Shirley Chisholm
Print Notary Name



SCHEDULE A

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

SITUATE IN THE NORTHWEST ¼ OF THE NORWEST ¼ OF SECTION 19, TOWNSHIP 12 NORTH, RANGE 21 EAST, M.D.B. &M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 2, AS SET FORTH ON THE PARCEL MAP FOR WALTER LEE, ET AL, FILED FOR RECORDS IN THE OFFICE OF THE RECORDER OF DOUGLAS COUNTY, NEVADA, ON JUNE 13, 1985, IN BOOK 685, PAGE 935, AS DOCUMENT NO. 118555, OFFICIAL RECORDS.

PARCEL ID: 1221-19-001-002

PROPERTY ADDRESS: 770 BUCKSKIN LN

"PER NRS 111.312, THIS LEGAL DESCRIPTION WAS PREVIOUSLY RECORDED IN BOOK 802, PAGE 5266, ON 08/19/2002"