

192

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OFFICIAL RECORD

Requested By:

AMERICAN TITLE, INC

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 6 Fee: 19.00  
BK-0710 PG- 2331 RPTT: 0.00

*APN 1420 74-710-025*

~~And After Recording Return To:~~

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



AFTER RECORDING, RETURN TO:  
AMERICAN TITLE, INC.  
P.O. BOX 641010  
OMAHA, NE 68164-1010

ATI# 201006300670

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

This Modification of Security Instrument ("Modification"), made this 21st day of JUNE 2010, between CAROL J MALLORY ROWLEY, JAMES F ROWLEY

("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 24, 2007 and recorded in Book or Liber at page(s) \_\_\_\_\_, instrument or document number .700988 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 1560 JONES ST, MINDEN, NEVADA 89423

the real property described being set forth as follows:  
~~SCHEDULE~~ A ATTACHED HERETO AND MADE A PART OF.

*Exhibit*

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$ 150,000.00 . The maturity date described in the Security Instrument is changed to JUNE 21, 2035



**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.

Carol J Mallory Rowley (Seal)  
CAROL J MALLORY ROWLEY -Borrower

James F Rowley (Seal)  
JAMES F ROWLEY -Borrower

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

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

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

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

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

x [Signature]  
Authorized Officer Signature

x Danay Jacobson  
Print Authorized Officer Name

[Space Below This Line For Acknowledgment]

State of NEVADA )  
 ) ss.  
County of DOUGLAS )

On June 21, 2010 before me, Ingrid Robinson

personally appeared CAROL J MALLORY ROWLEY, JAMES F ROWLEY

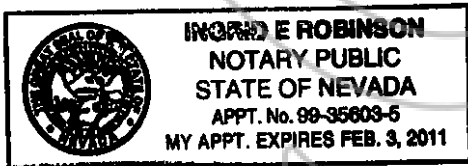
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

*Ingrid E. Robinson*  
NOTARY SIGNATURE

Ingrid E. Robinson  
(Typed Name of Notary)

NOTARY SEAL



APN#: 1420-34-710-025

**Recording Requested by:**

Name: Bank of America, NA

Address: 100 North Tryon Street

City/State/Zip: Charlotte, NC 28255

Loan Number: 68189001304299

**Mail Tax Statements to:**

Name: CAROL J MALLORY ROWLEY

Address: 1560 JONES ST

City/State/Zip: MINDEN, NV 89423

**Please complete Affirmation Statement below:**

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

**-OR-**

I the undersigned hereby affirm that this document submitted for recording contains the social security number of a person or persons as required by law: \_\_\_\_\_

(State specific law)

[Handwritten Signature]

[Handwritten Title]

Signature (Print name under signature)

Title

CAROL J MALLORY ROWLEY/995101481532100

NEVADA COVER PAGE  
NVCP.BOA 12/20/06

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www.docmagic.com



LENDER ACKNOWLEDGMENT

State of Florida )  
County of Duval ) ss.

On this 20<sup>th</sup> day of JUNE 2010 before me, the undersigned Notary Public,

personally appeared DANNY JACKSON  
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: 4-14-2014  
Expiration Date

By: Quenell F. Merriweather  
Notary Signature  
Quenell F. Merriweather  
Print Notary Name



EXHIBIT "A"

ALL THAT REAL PROPERTY IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BEING ASSESSOR'S PARCEL NUMBER 21-211-25, SPECIFICALLY DESCRIBED AS:

LOT 25, AS SHOWN ON THE MAP OF SIERRA VIEW SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 18, 1960, IN BOOK 02, PAGE 105, AS DOCUMENT NO. 15897.

A.P.N 21-211-25

BEING THE SAME PROPERTY CONVEYED TO JAMES F. ROWLEY AND CAROL MALLORY ROWLEY, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP BY DEED FROM THOMAS F. PHILPOTT AND KAY A. PHILPOTT, HUSBAND AND WIFE AS JOINT TENANTS DATED 05/03/1993, RECORDED 05/25/1993 IN DEED BOOK 0593 PAGE 4776, IN THE DOUGLAS COUNTY, NEVADA, RECORDER'S OFFICE.

TAX ID#: 1420-34-710-025

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER: 1420-34-710-025

ATI ORDER NUMBER: 201006300670

