

DOC # 773061
10/28/2010 12:48PM Deputy: PK
OFFICIAL RECORD
Requested By:
AMERICAN TITLE - PLATINU
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 6 Fee: 19.00
BK-1010 PG-6369 RPTT: 0.00



APN#: 1320-34-002-015

Recording Requested by:
Name: Bank of America, NA
Address: 100 North Tryon Street
City/State/Zip: Charlotte, NC 28255

Loan Number: 68189002236799

Mail Tax Statements to:
Name: MICHAEL P GEISSINGER
Address: 1546 SCOTI LN
City/State/Zip: GARDNERVILLE, NV 89410

Modification

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)

Signature (Print name under signature)

Title

MICHAEL P GEISSINGER/995102601814070
NEVADA COVER PAGE
NVCP.BOA 12/20/06

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www.docmagic.com





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

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

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 15th day of OCTOBER, 2010, between MICHAEL P GEISSINGER, DENISE S GEISSINGER

("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 MARCH 16, 2009 and recorded in Book or Liber 0409, at page(s) 801, 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 1546 SCOTT LN, GARDNERVILLE, NEVADA 89410,

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 \$ 132,263.00 to \$ 212,700.00. The maturity date described in the Security Instrument is changed to OCTOBER 15, 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.

Michael P. Geissinger (Seal)
MICHAEL P GEISSINGER -Borrower

Denise S. Geissinger (Seal)
DENISE S GEISSINGER -Borrower

[Signature] (Seal)
-Borrower

[Signature] (Seal)
-Borrower

[Signature] (Seal)
-Borrower

[Signature] (Seal)
-Borrower

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

X R. Edmonson
Authorized Officer Signature

X D Edmonson
Print Authorized Officer Name



[Space Below This Line For Acknowledgment]

State of NEVADA)

) ss.

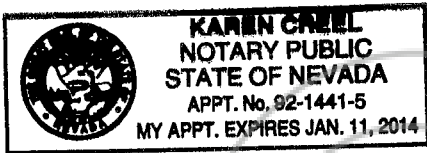
County of DOUGLAS)

On OCT 15, 2010 before me, Karen Creel

personally appeared MICHAEL P GEISSINGER, DENISE S GEISSINGER

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.



Karen Creel

NOTARY SIGNATURE

Karen Creel

(Typed Name of Notary)

NOTARY SEAL



LENDER ACKNOWLEDGMENT

State of NV)
County of Douglas) ss.

On this 15 day of Oct 2010, 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:

Residing at: 1644e Hwy 395
Minden NV
89423

My commission expires: 1-11-14
Expiration Date

By: Karen Creel
Notary Signature

Karen Creel
Print Notary Name

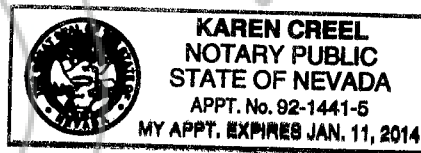




EXHIBIT "A"

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

PARCEL 4-B-1 AS SET FORTH ON THAT CERTAIN RECORD OF SURVEY IN SUPPORT OF A
BOUNDARY LINE ADJUSTMENT RECORDED SEPTEMBER 4, 1998, IN BOOK 998, AT PAGE
1029, DOCUMENT NO. 448833; BEING A PORTION OF PARCEL 4-B AS SET ON THAT CERTAIN
PARCEL MAP OF DUANE D. SOUTHWICK AND TANNY SOUTHWICK BEING A PORTION OF
THE SOUTHEAST ¼ OF SECTION 34, TOWNSHIP 13 NORTH, RANGE 20 EAST, M.D.B. & M.,
FILED FOR RECORD FEBRUARY 5, 1985, IN BOOK 285, PAGE 175.

TOGETHER WITH ALL WATER RIGHTS, SURFACE OR GROUND, PERMITTED, CERTIFICATED,
ADJUDICATED, OR VESTED, AS WELL AS ALL SEEPS, SPRINGS AND OTHER RIGHTS TO
WATER, OF ANY NATURE WHATSOEVER, APPURTENANT TO OR HISTORICALLY USED ON
THE PROPERTY.

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

ASSESSORS PARCEL NUMBER: 1320-34-002-015

ATI ORDER NUMBER: 201009290943

