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APN 122/04/514/012

DOC # 0808082
08/27/2012 11:17 AM Deputy: SG

OFFICIAL RECORD
Requested By:
URBAN SETTLEMENT SERVICES,
LLC
Douglas County - NV
Karen Ellison - Recorder

Page: 1 Of 6 Fee: 19.00
BK-0812 PG- 6596 RPTT: 0.00



RECORDING REQUESTED BY Bank of America, N.A. Attn: Home Retention Division 7105 Corporate Drive (PTX-B-36) Plano, TX 75024	<input checked="" type="checkbox"/> WHEN RECORDED MAIL TO: HOME RETENTION RECORDING DEPT. Attn: Ramona Tongdee Bank of America, NA 1001 Liberty Ave, SUITE 675 Pittsburgh, PA 15222 866.325.7046 / 412.325.7046
This document was prepared by Bank of America, N.A. <i>Michael Camarata</i>	

Doc ID #: 000188532672 MOD

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319115.6500

LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 22nd day of February, 2012, between NOREEN MCKINNEY (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 1st day of February, 2008 in the amount of \$184,000.00, and (2) the Note bearing the same date as, and secured by, the Security Instrument, and (3) any prior agreements or modifications in effect relative to the Note and Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the "Property" (See Exhibit A for Legal Description if applicable), located at 1377 ANTARES AVENUE, GARDNERVILLE, NV 89410. (See Exhibit B for assignments of record if applicable).

Per Mtg Record 2/13/2008

The real property described being set forth as follows: *Incl # 0718001*

"SAME AS IN SAID SECURITY INSTRUMENT" *Book 0208 Pg 2964*

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of the 1st day of March, 2012, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$192,855.34, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date. All costs and expenses incurred by



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Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

2. \$57,856.60 of the "New Principal Balance" shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$134,998.74. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 4.625% from the 1st day of March, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$617.79 beginning on the 1st day of April, 2012, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. If on 1st day of March, 2052 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date
3. I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the Maturity Date.
4. If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.
5. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

6. Borrower also will 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may



have otherwise been entitled; and

- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
- 7. The Borrower will make such payments at Payment Processing PO BOX 660833 DALLAS, TX 75266 or at such other place as the Lender may require.
- 8. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- 9. In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Documents." Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.



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As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing.

Noreen McKinney Dated: 2/24/12
NOREEN MCKINNEY

STATE OF Nevada

COUNTY OF Carson City

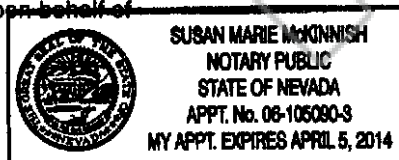
On 2-24-12 before me, Susan Marie McKinnish Notary Public, personally appeared NOREEN MCKINNEY personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature] Notary Signature

Susan Marie McKinnish Notary Public Printed Name Place Seal Here

April 5, 2014 Notary Public Commission Expiration Date



DO NOT WRITE BELOW THIS LINE.



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THIS SECTION IS FOR INTERNAL BANK OF AMERICA, N.A. USE ONLY

Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024

By:

Dated:

Melissa Roberts **Melissa Roberts**

MAY 10 2012

STATE OF Colorado

COUNTY OF Broomfield

On 5/10/12 before me, Goasue Xiong Notary Public,

personally appeared Melissa Roberts

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 signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature] Notary Signature

Goasue Xiong Notary Public Printed Name Place Seal Here

12/27/15 Notary Public Commission Expiration Date

GOASUE XIONG
NOTARY PUBLIC, STATE OF COLORADO

My Comm. Expires December 27, 2015

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PG- 6600
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EXHIBIT A
LEGAL DESCRIPTION

LOT 72, CARSON VALLEY ESTATES, UNIT NO. 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, ON MARCH 22, 1972 AS DOCUMENT NO. 58312.

COPY