

DOC # 828449
08/06/2013 01:03PM Deputy: AR
OFFICIAL RECORD
Requested By:
National Closing Solutions
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: \$17.00
BK-813 PG-1779 RPTT: 0.00



Modification Agreement

Return to: NCS
5814 Lonetree Blvd
Rocklin 95765

Order # 17-406328

Parcel: 1318-03-210-039



APN: 1318-03-210-039
17-406328

**Modification Agreement
to
Bank of America Equity Maximizer Agreement and Disclosure Statement**

Borrower Name(s):
**STEPHEN WALSH
PATRICIA WALSH**

Home Equity Line of Credit Account Number: 6885180095XXXX

Date of Original Agreement: 3/31/2007
Date of Modification Agreement: 07/22/2013

This Modification Agreement to Bank of America Equity Maximizer Agreement and Disclosure Statement ("Modification Agreement") is made by the above-referenced Borrower(s) and Bank of America, N.A. ("Lender"). The Borrower(s) identified above and Lender do hereby agree to modify the provisions of the Bank of America Equity Maximizer Agreement and Disclosure Statement (the "Original Agreement") dated as of the date referenced above, as follows:

1. All capitalized terms not otherwise defined herein shall have the meanings given to them in the Original Agreement.
2. Borrower(s) and Lender hereby agree that, notwithstanding any reference in the Original Agreement to the potential for negative amortization, the minimum payment due for any month under all payment options shall include the amount of any accrued interest plus such other applicable amounts as described in the Original Agreement. Consequently, all references in the Original Agreement to negative amortization are inapplicable.
3. Except as provided in this Modification Agreement, the terms of the Original Agreement remain in full force and effect.

IN WITNESS WHEREOF, Borrower and Lender have executed this Agreement as of the day and year referenced above.

Borrower's Signature *Steph Walsh A/K/A Steph H. Walsh*
STEPHEN WALSH

Borrower's Signature *Patricia Walsh A/K/A Patricia V. Walsh*
PATRICIA WALSH

BANK OF AMERICA, N. A.

By: *Cristie Wiley*
Name: Cristie Wiley
Title: Assistant Vice President

When completed, return to:
Bank of America Triad Center
Subordinations--Modifications Department
4161 Piedmont Parkway
Greensboro, NC 27410-8110



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Borrower's Signature _____
STEPHEN WALSH

Borrower's Signature _____
PATRICIA WALSH

BANK OF AMERICA, N. A.
By: 
Name: Cristie Wiley
Title: Assistant Vice President

When completed, return to:
Bank of America Triad Center
Subordinations--Modifications Department
4161 Piedmont Parkway
Greensboro, NC 27410-8110



Order No. 17-406328
Version 3
UPDATE

EXHIBIT "A"
LEGAL DESCRIPTION

**THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS,
AND IS DESCRIBED AS FOLLOWS:**

**LOT 51, AS SHOWN ON THE MAP ENTITLED, "SKYLAND SUBDIVISION NO. 1", FILED FOR
RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON
FEBRUARY 27, 1958 AS DOCUMENT NO. 12967.**

PARCEL NUMBER(S): 1318-03-210-039

