

DOC # 829664  
08/28/2013 10:46AM Deputy: PK  
OFFICIAL RECORD  
Requested By:  
American Title - Platinum  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 6 Fee: \$19.00  
BK-813 PG-7605 RPTT: 0.00



APN#: 1320-33-713-004

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

Reference Number: 995131711028450

Mail Tax Statements to:  
Name: JULIANNE L HUBER  
Address: 1326 CHICHESTER DR  
City/State/Zip: GARDNERVILLE, NV 89410

### MODIFICATION OF DEED OF TRUST

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: Nevada  
(State specific law)

Karen Creel V.P. Manager  
Signature (Print name under signature) Title

Karen Creel  
Modification of Deed of Trust

JULIANNE L HUBER/995131711028450  
NEVADA COVER PAGE  
NVCP.BOA 08/13/07

DocMagic eForms  
www.docmagic.com





Assessor's Parcel Number: 1320-33-713-004

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

Mail Tax Statements To:  
JULIANNE L HUBER, 1326  
CHICHESTER DR, GARDNERVILLE,  
NEVADA 89410

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## MODIFICATION OF DEED OF TRUST (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 8<sup>th</sup> day of AUGUST, 2013, between JULIANNE L HUBER

("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 DECEMBER 31, 2012 and recorded in Book or Liber at page(s) , instrument or document number 816253 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 1326 CHICHESTER DR, GARDNERVILLE, NEVADA 89410

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

JULIANNE L HUBER/995131711028450

MODIFICATION OF DEED OF TRUST  
NVMSI.BOA 05/04/12





The Principal amount secured by the Security Instrument is changing from \$ 50,000.00  
to \$ 70,000.00 . The maturity date described in the Security Instrument is changed to  
AUGUST 8, 2038

**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.

Julianne L. Huber (Seal)  
JULIANNE L HUBER -Borrower

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

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

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

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

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



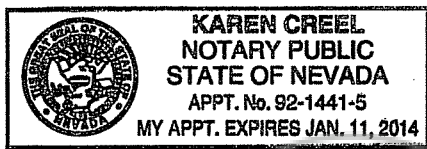
State of NEVADA

County of DOUGLAS

This instrument was acknowledged before me on 8-8-13 by

JULIANNE L HUBER

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



(Seal, if any)

*Karen Creel*

Signature

Notary Public



LENDER:  
BANK OF AMERICA, N.A.

X [Signature]  
Authorized Officer Signature

Haren Creel  
Print Authorized Officer Name

**LENDER ACKNOWLEDGMENT**

State of Nevada

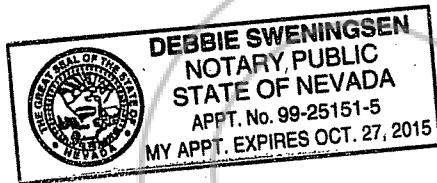
County of Douglas

This instrument was acknowledged before me on 8-8-13 by  
(date)

Haren Creel  
(name(s) of person(s))

as V.P. manager  
(type of authority, e.g. officer, trustee, etc.)

of Bank of America  
(name of party on behalf of whom instrument was executed)



(SEAL, if any)

[Signature]  
Signature of Notarial Officer

AUP  
Title and rank (optional)



**EXHIBIT "A"**

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA,  
DESCRIBED AS FOLLOWS:

LOT 4, BLOCK A, AS SET FORTH ON FINAL SUBDIVISION MAP NO. 1006-5 FOR CHICHESTER  
ESTATES, PHASE 5, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS  
COUNTY, NEVADA AND RECORDED APRIL 9, 1999 IN BOOK 499, PAGE 1900, AS DOCUMENT  
NO. 465394.

SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, RIGHTS, RIGHTS  
OF WAY AND EASEMENTS NOW OF RECORD.

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

BEING THE SAME PREMISES CONVEYED TO JULIE HUBER, A SINGLE WOMAN FROM  
PATRICIA A. FRANCOEUR, TRUSTEE OF THE PAF-2002 TRUST BY GRANT, BARGAIN AND  
SALE DEED DATED 6/15/2012, AND RECORDED ON 7/13/2012, AT BOOK 712, PAGE 3211, IN  
DOUGLAS COUNTY, NV.

**ASSESSORS PARCEL NUMBER:** 1320-33-713-004

**ATI ORDER NUMBER:** 201307100770