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1400-17-111-004

Recording Requested By:  
**BANK OF AMERICA, N.A.**

AND WHEN RECORDED MAIL TO:

Bank of America Collateral Tracking  
9000 Southside Blvd, Bldg 700  
Jacksonville, Florida, 32256  
Loan Solutions  
Loan#: 8862452186426728

Doc Number: **0842975**

05/21/2014 11:31 AM

**OFFICIAL RECORDS**

Requested By  
**BANK OF AMERICA**

DOUGLAS COUNTY RECORDERS  
Karen Ellison - Recorder

Page: 1 of 9 Fee: \$ 22.00

Bk: 0514 Pg: 4055



Deputy: ke

(Space Above for Recorder's use)

**Loan Modification Agreement to the Deed of Trust**

Document Title

Recording Requested by  
**Bank of America, N.A.**

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.  
9000 Southside Blvd. Bldg. 700  
Mail Stop: FL9-700-05-07  
Jacksonville, FL 32256  
Prepared by: **ASHLEY THOMAS**  
DOC. ID#: **02424521864244346**

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**LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST**

Parcel ID: 1420-17-111-004

This Loan Modification Agreement (the "Agreement"), made this **11th** day of **February**, **2014** between **SHARON G TORRES AND SAMUEL TORRES, HUSBAND AND WIFE AS JOINT TENANTS**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender"), amends and supplements that certain **DEED OF TRUST** between, **BANK OF AMERICA, N.A.**, and **SHARON G TORRES AND SAMUEL TORRES, HUSBAND AND WIFE AS JOINT TENANTS**, dated **January 25, 2013** and recorded on **February 19, 2013** as **Instrument Number 818446, Book Number 213, Page Number 4601** in the Official Records of the **DOUGLAS** County, State of **NEVADA** (the "Security Instrument"), and covering the real property specifically described as follows:

See Attached Exhibit A

This property is more commonly known as:

**3398 LONG DR  
MINDEN, NV 89423**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE SECOND HOME RIDER TO THE DEED OF TRUST**

The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

**Bank of America, N.A.**

*Margaret G. Reiland*

By: **Margaret G. Reiland**  
Its: **Assistant Vice President**

*Sharon G. Torres*

**SHARON G TORRES**

*Samuel Torres*

**SAMUEL TORRES**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

### ILLEGIBLE NOTARY SEAL DECLARATION

Government Code 27361.7

I certify under penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary: LESLEE BELMONT

Date of Commission Expires: 10/08/2015

Notary Commission Number: 1952019

Manufacturer or Vendor Number: TGJ1  
(located on sides of the notary seal border)

State of Commission: CALIFORNIA

County of Commission: ALAMEDA

State of Notary Execution: CALIFORNIA

County of Notary Execution: ALAMEDA

Date of Notary Execution: 03/26/2014

Notary's Telephone Number: NA

Date: May 8, 2014

Location: City of Jacksonville  
State of Florida

Margaret Reiland, BANK OF AMERICA, N.A.  
Signature of person (firm names if any) making verification

MARGARET G. REILAND  
Printed Name

State of California  
County of Alameda

Optional Section

On 3-26-14 Before me, Leslee Belmont,  
Notary Public, personally appeared:

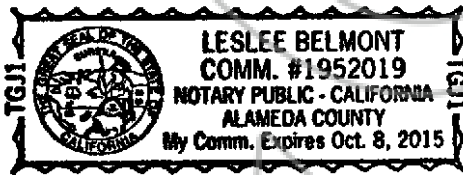
Shawn G. Torres  
Samuel Torres

who proved to me on the basis of satisfactory evidence to be  
the person(s) whose name(s) is/are subscribed to this  
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.

I certify under PENALTY OF PERJURY under the laws of  
the State of California that the foregoing paragraph is true  
and correct.

WITNESS my hand and official seal.

Leslee Belmont  
Leslee Belmont



Capacity claimed by signer:

- Individual
- Corporate Officer (s)

Title (s)

- Partners  Limited
- General
- Attorney in Fact
- Trustee
- Guardian/Conservator
- Other

Signer is representing:

Name of person(s) or entity(ies)

Optional Section

Title or type of document: Loan MOD -

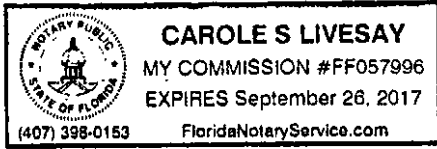
Number of pages \_\_\_\_\_ Date of document \_\_\_\_\_

State of Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 8th day of May, 2014, by Margaret G. Reiland (name of Signer) as Assistant Vice President (type of authority, e.g. officer, trustee, attorney-in-fact) for **Bank of America, N.A.** (Name of party on behalf of whom instrument was executed).

(Notary Seal)



Carole S. Livesay

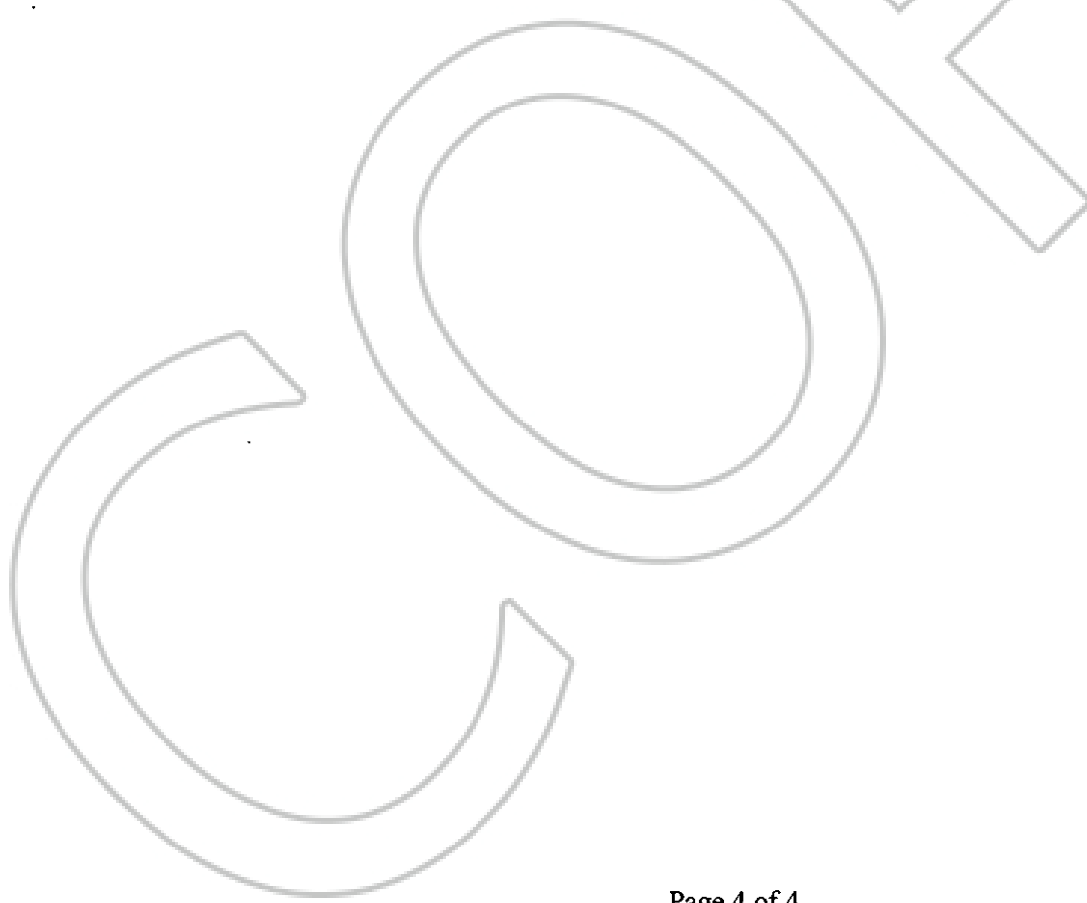
(Signature of Notary Public - State of Florida)

Carole S. Livesay  
Tammy M. Hamman 5-8-14 cap

(Name of Notary Typed, Printed, or Stamped)

Personally Known X OR

Produced Identification \_\_\_\_\_ Type of identification produced: \_\_\_\_\_



**Exhibit "A"**  
**Legal Description**

The land referred to herein below is situated in the county of DOUGLAS, State of NV and is described as follows:

ALL THAT PARCEL OF LAND IN CITY OF MINDEN, DOUGLAS COUNTY, STATE OF NEVADA, AS DESCRIBED IN DEED BOOK 104, PAGE 7457, ID# 1420-17-111-004, BEING KNOWN AND DESIGNATED AS:

LOT 4, IN BLOCK A, AS SET FORTH ON THAT CERTAIN FINAL MAP LDA #99-054-2 SUNRIDGE HEIGHTS III, PHASE 2, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON FEBRUARY 4, 2000 IN BOOK 0200, PAGE 723, DOCUMENT NO. 485729.

PROPERTY ADDRESS:3398 LONG DR, MINDEN, NV 89423.

Tax/Parcel ID: 1420-17-111-004

# SECOND HOME RIDER

After Recording Return To:  
BANK OF AMERICA, N.A.  
Doc Processing TX2-979-01-19  
4500 Amon Carter Blvd.  
Ft. Worth, TX 76155  
PARCEL ID #:  
142017111004  
Prepared By:  
ADAM HASSAN

00024521864201013  
[Doc ID #]

THIS SECOND HOME RIDER is made this TWENTY-FIFTH day of  
JANUARY, 2013, and is incorporated into and shall be deemed to amend and supplement the Mortgage,  
Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the  
"Borrower" whether there are one or more persons undersigned) to secure Borrower's Note to  
BANK OF AMERICA, N.A.

(the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"),  
which is located at:

3398 LONG DR, MINDEN, NV 89423-7702

[Property Address]

MULTISTATE SECOND HOME RIDER--Single Family--Fannie Mae/Freddie Mac  
UNIFORM INSTRUMENT

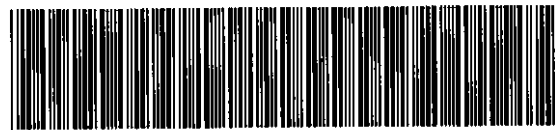
Form 3890 1/01

CONV/VA Second Home Rider  
1365R-XX (09/08)(d/i)

Page 1 of 2



\* 2 3 9 9 1 \*



\* 2 4 5 2 1 8 6 4 2 0 0 0 0 0 1 3 6 5 R \*



DOC ID #: 00024521864201013

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. **Occupancy.** Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Second Home Rider.

Sharon G. Torres (Seal)  
SHARON G. TORRES - Borrower

Samuel Torres (Seal)  
SAMUEL TORRES - Borrower

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

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

MULTISTATE SECOND HOME RIDER--Single Family--Fannie Mae/Freddie Mac  
UNIFORM INSTRUMENT

Form 3890 1/01

CONV/VA Second Home Rider  
1365R-XX (09/08)