

125862

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AT THE REQUEST OF

LSI North Recording Div.

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LEWIS COUNTY RECORDER
FILED
LESLIE BOUCHER

Recording Requested by: LSI
When Recorded Mail to:
Attn: North Recording Division
5029 Dudley Blvd #E
McClellan, CA 95652
(800)964-3524 option 3, Uninsured

Order # 1982665
A.P.N.: 004-061-08
Loan Number: 89777726

Prepared by: Bouaseng Khamnouane
Countrywide Home Loans, Inc.
6400 Legacy Mail Stop Ptx-137 Dr.
Plano, TX 75024

Mail Tax Statements to:
Tax Department SV3-24
450 American Street
Simi Valley, CA 93065

Modification Agreement To Note And Deed Of Trust

THIS INSTRUMENT PREPARED BY:
Bouaseng Khamnouane PTX 137
6400 Legacy Drive, Plano, TX 75024

~~RECORDED AT THE REQUEST OF~~ (TV)
~~AND WHEN RECORDED MAIL TO:~~

COUNTRYWIDE HOME LOANS, INC.
1800 Tapo Canyon Rd., Mail Stop: SV 79
Simi Valley, CA 93063 *1982605*

LOAN NUMBER: 89777726
MIN: 1000157-0005115743-2

ASSESSOR PARCEL NUMBER: 004-061-08
MERS Phone: 1-888-679-6377

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST


This Modification Agreement (the "Agreement") is made as of **November 9, 2005**, between **Ruth R Mathews** (the "Borrowers") and Countrywide Home Loans, Inc., ("Lender"), Mortgage Electronic Registration Systems, Inc., ("Mortgagee"), and amends and supplements that certain **Note** and that certain **Deed of Trust** dated **May 5, 2005**, and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026, and filed for record **May 11, 2005**, as Document No. **124590**, Book No. **201**, Page No. **357**, in the Official Records of Lincoln County, **Alamo, Nevada** (the "Security Instrument"), and covering the real property with a common street address of: **Lot 2, Airport Road, Alamo, NEVADA 89001**, but more specifically described as follows:

**All that real property situated in the County of Lincoln State of Nevada, bounded and described as follows:
Lot 2, Block 2, of Alamo West Subdivision-Phase II, as shown on the subdivision map thereof, filed in
the office of the county recorder of Lincoln County on October 15, 1993, in Book A, Page 392, of
Phase as File No. 101044.**

1. The terms of the Note and Security Instrument are hereby amended and modified as follows:
 - a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
 - b. commencing on **November 1, 2005**, the interest on my Note shall be **6.375** percent per annum.
 - c. commencing on **December 1, 2005**, my regular monthly principal and interest payment under the Note shall be **\$1,274.25**.
 - d. the new Construction Completion Date is: February 5, 2006.
 - e. the new Promissory Note Maturity Date is: **November 1, 2035**.
 - f. **THE ADJUSTABLE RATE FEATURES TO MY LOAN ARE NO LONGER APPLICABLE.**
2. Borrower consents to Lender attaching this Agreement to the Note itself.
3. All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

BORROWERS


Ruth R Mathews

THIS DOCUMENT IS FILED FOR
RECORD BY FIDELITY NATIONAL
TITLE INS. CO. AS AN ACCOMMODATION
ONLY. IT HAS NOT BEEN EXAMINED
AS TO ITS EXECUTION OR AS TO ITS
EFFECT UPON THE TITLE.

Please see page 2 for Notary Acknowledgement for Borrowers

LOAN NUMBER: 8977726
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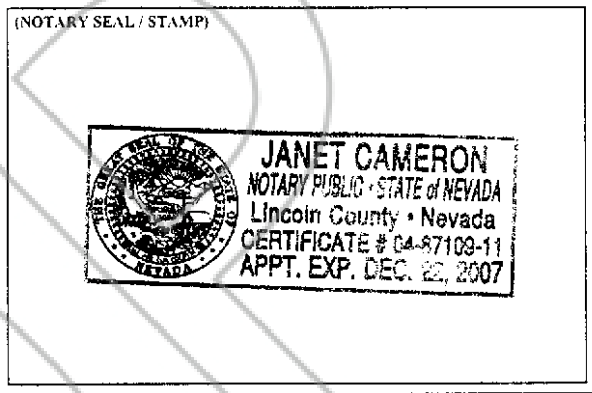
(Continued)

MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST

Notary Acknowledgement for Borrowers
State of Nevada
County of Lincoln

On November 10, 2005, before me, the undersigned Notary Public, personally appeared Ruth R Mathews, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



Notary Signature Janet Cameron

My Commission Expires Dec 22, 2007

PLEASE DO NOT WRITE BELOW - COUNTRYWIDE ONLY

Notary Acknowledgement
State of Texas
County of Collin

Countrywide Home Loans, Inc., and
Mortgage Electronic Registration Systems, Inc.
Stephen M Heintz
Stephen M Heintz, Vice President

On 11-16-05, before me, the undersigned Notary Public, personally appeared Stephen M Heintz, Vice President, Countrywide Home Loans, Inc., personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Notary Public Bouaseng Khamnouane
Bouaseng Khamnouane

