

Recording Requested By: *Antoinette Thomas*
Bank of America, NA
9000 Southside Blvd, Bldg 700
Jacksonville, FL 32256



0130144



Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

1

Highsmith, Lura A

Loan Number: 68189000228899

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MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 13th day of SEPTEMBER, 2007, between LURA A HIGHSMITH, HERBERT L HIGHSMITH

("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 MAY 17, 2006 and recorded in Book or Liber 219, at page(s) 454, instrument or document number

of the Land

Records of LINCOLN, 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 279 DENTON AVE, CALIENTE, NEVADA 89008

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 30,000.00 to \$ 60,000.00. The maturity date described in the Security Instrument is changed to SEPTEMBER 13, 2032

LURA A HIGHSMITH/995072341314150

MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 03/28/07



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.

Lura A Highsmith (Seal)
LURA A HIGHSMITH -Borrower

Herbert L Highsmith (Seal)
HERBERT L HIGHSMITH -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x *[Signature]*
Authorized Officer

x *Carolyn S. Blymiller ACP*
Authorized Officer Carolyn S Blymiller



LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

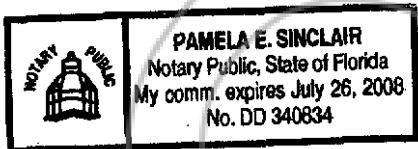
On this 12th day of OCTOBER 2007, before me, the undersigned Notary Public,
personally appeared CAROLYN S BLYMILLER,
and known to me to be the AVP

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: *Pamela E Sinclair*
PAMELA E SINCLAIR
Notary Public in and for the State of:
FLORIDA

Residing at: 9000 SOUTHSIDE BLVD
JACKSONVILLE, FLORIDA 32256

My commission expires: 07/26/2008





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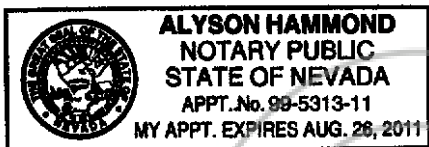
State of Nevada)
) ss.
County of LINCOLN)

On 13 September 2007 before me, A notary

personally appeared LURA A HIGHSMITH, HERBERT L HIGHSMITH

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

WITNESS my hand and official seal.



Alyson Hammond
NOTARY SIGNATURE

Alyson Hammond
(Typed Name of Notary)

NOTARY SEAL



H256FWS0

SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN CALIENTE, COUNTY OF LINCOLN, AND STATE OF NEVADA, TO WIT:

LOTS THIRTY-TWO (32) AND THIRTY-FOUR (34) IN BLOCK B OF THE DENTON HEIGHTS ADDITION TO THE CITY OF CALIENTE, LINCOLN COUNTY, NEVADA, AS SHOWN ON THE MAP THEREOF RECORDED SEPTEMBER 11, 1906, IN BOOK "A" OF PLATS, PAGE 14, LINCOLN COUNTY NEVADA RECORDS.

BEING THE SAME PREMISES CONVEYED IN A DEED RECORDED 11/14/2001, IN BOOK 159, PAGE 534.

PARCEL ID: 003-19-210

PROPERTY KNOWN AS: 279 DENTON AVE

