

Official Record

Recording requested By
BAC HOME LOANS SERVICING

Lincoln County - NV
Leslie Boucher - Recorder

Fee: \$16.00 Page 1 of 3
RPTT: Recorded By: AE
Book- 248 Page- 0346

Recording Requested by
Countrywide Bank, FSB

AND WHEN RECORDED MAIL TO:

Countrywide Bank, FSB
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: ELYSE HOCKETT
DOC. ID#: 33619254961356778

Parcel # 01-201-20



Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

MIN#: 100133700032012851

This Loan Modification Agreement (the "Agreement"), made this 13th day of March, 2009 between L RYAN STEVER, A SINGLE MAN, (the "Borrowers") and Countrywide Bank, FSB, ("Lender") and Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements that certain DEED OF TRUST dated May 06, 2008 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 recorded on May 13, 2008 as Instrument Number 0131528, Book Number 241, Page Number 0414 in the Official Records of the LINCOLN County, State of NEVADA (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

422 4TH ST
PIOCHE, NV 89043

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

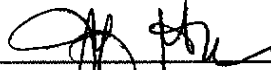
- TO CORRECT PROPERTY ADDRESS ON RECORDED DEED OF TRUST TO READ 422 4TH ST, PIOCHE, NV 89043

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 Countrywide Bank, FSB 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.




Countrywide Bank, FSB



By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Jennifer Guidicessi**
Its: **Assistant Vice President**



L RYAN STEVER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF Nevada

COUNTY OF Lincoln

)
) SS.
)

On this 16th Day of March 2009, BEFORE ME, Trista Fogliani Boyce
L. Ryan Stever ^{tbl} Trista Fogliani Boyce, (Notary Public)

personally appeared, L RYAN STEVER, 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 foregoing 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



Trista Fogliani Boyce
 Notary Public

Commission Expires: May 2, 2009

STATE OF CALIFORNIA

COUNTY OF Ventura

On 4-29-2009 before me, Sherri McKinn, Notary Public, personally appeared Jennifer Guidicessi, who 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.

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.

Signature Sonia Delfin

